UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF WISCONSIN

CRAIG CUNNINGHAM,

Plaintiff,

- VS -

Case No. 16-cv-761

MICHAEL MONTES,
Tollfreezone.com, Inc.,
Mydataguys.com, LLC,
Podmusicgear.com, Inc.,
Tollfreezone.com, Inc.,
dba Docauditor.com,
Tollfreezone.com, Inc.,
dba Mobile Trackme,
Emailmyvmail.com, Inc., and
John and Jane Does 1-10.

Defendants.

Deposition of MICHAEL J. MONTES,

taken at the instance of the Plaintiff, under and pursuant to Federal Rule of Civil Procedure 30, before Sarah F. Pelletter, RPR, a Notary Public in and for the State of Wisconsin, at Axley Brynelson, LLP, Two East Mifflin Street, Suite 200, Madison, Wisconsin, on January 14, 2019, commencing at 9:55 a.m. and concluding at 1:36 p.m.



Excellence In Court Reporting

1	APPEARANCES						
2							
3	LAW OFFICES OF TODD M. FRIEDMAN, by						
4	MR. DAVID B. LEVIN, 333 Skokie Boulevard, Suite 103,						
5	Northbrook, Illinois 60062, appeared on behalf of the Plaintiff.						
6							
7	AXLEY BRYNELSON, LLP, by MR. KEVIN D. TROST,						
8	Two East Mifflin Street, Suite 200, Madison, Wisconsin 53703,						
9	appeared on behalf of the Defendants.						
10	Also present: Craig R. Cunningham						
11							
12							
13	INDEX						
14	Examination:	Pago					
15							
16	By Mr. Levin By Mr. Trost By Mr. Levin	4 116 119					
17	by m. Levin	119					
18	Exhibits Identified:	Page					
19	Subpoena to produce documents, information, or objects or to permit inspection of	22					
20	premises in a civil action						
21	2 Autodialer123.com signup form	23					
22	3 Service terms of use from the website Autodialer123.com	26					
23	4 Print screen from Autodialer123.com website	28					
24	5 Print screen from Your Mississippi Courts	61					
25	website	•					
	2						

Case: 3:16-cv-00761-idp. Document #: 120-2_Filed: 01/25/19 Page 3 of 137 DEPOSITION OF MICHAEL J. MONTES 01/14/2019

1 6 New Release entitled Presley Announces \$440,000 Fine for Alleged No Call Violations 7 Email dated 1/7/19 to Kevin Trost from David Levin attaching list of links to instructional YouTube videos 6 (The original exhibits were attached to the original transcript and PDFs were provided to counsel) 7 8 9 9 10 11 12 13 14 15 16 16 17 18 19 20 21 21 20 21
Violations Temail dated 1/7/19 to Kevin Trost from David Levin attaching list of links to instructional YouTube videos (The original exhibits were attached to the original transcript and PDFs were provided to counsel) realized to the original transcript and PDFs were provided to counsel) realized to the original transcript and PDFs were provided to counsel) realized to the original transcript and PDFs were provided to counsel)
David Levin attaching list of links to instructional YouTube videos (The original exhibits were attached to the original transcript and PDFs were provided to counsel) real formula of the original transcript and PDFs were provided to counsel) real formula of the original transcript and PDFs were provided to counsel) real formula of the original transcript and PDFs were provided to counsel) real formula of the original transcript and PDFs were provided to counsel) real formula of the original transcript and PDFs were provided to counsel)
instructional YouTube videos (The original exhibits were attached to the original transcript and PDFs were provided to counsel) (The original exhibits were attached to the original transcript and PDFs were provided to counsel) 10 11 12 13 14 15 16 17 18 19 20 21
(The original exhibits were attached to the original transcript and PDFs were provided to counsel) (The original exhibits were attached to the original transcript and PDFs were provided to counsel) (The original exhibits were attached to the original transcript and PDFs were provided to counsel)
transcript and PDFs were provided to counsel)
7 8 9 10 11 12 13 14 15 16 17 18 19 20
9 10 11 12 13 14 15 16 17 18 19 20 21
10 11 12 13 14 15 16 17 18 19 20 21
11 12 13 14 15 16 17 18 19 20 21
12 13 14 15 16 17 18 19 20 21
13 14 15 16 17 18 19 20 21
14 15 16 17 18 19 20 21
15 16 17 18 19 20 21
16 17 18 19 20 21
 17 18 19 20 21
18192021
192021
20 21
21
22
23
(The original transcript was filed with
25 Mr. David B. Levin)
JAJU ETPMANTSON COM

	ĺ	
	1	MICHAEL J. MONTES, called as a
	2	witness, being first duly sworn, testified on
	3	oath as follows:
	4	EXAMINATION
09:55AM	5	BY MR. LEVIN:
	6	Q Good morning. Could you please state your full
	7	name for the record.
	8	A Michael James Montes.
	9	Q And what is your date of birth, Mr. Montes?
09:55AM	10	A 5/14/1968.
	11	Q What is your current home address?
	12	A 135 Riverview Road, Fort Myers, Florida 33905.
	13	Q Do you own or rent at that residence?
	14	A Rent.
09:56AM	15	Q How long have you resided there?
	16	A Since June of last year.
	17	Q June of 2018?
	18	A Uh-huh.
	19	MR. TROST: Is that yes?
09:56AM	20	A Yes.
	21	Q Have you ever given a deposition before?
	22	A Yes.
	23	Q How many times?
	24	A Twice, I think.
09:56AM	25	Q Can you tell me what kind of cases those were?
		44

	ŗ		
	1	А	Well, one was a very similar case that
	2		Mr. Cunningham sent against me in Tennessee.
	3	Q	And what about the other one?
	4	Α	The other one I don't remember, it was so long
09:56AM	5		ago.
	6	Q	Approximately how long ago?
	7	Α	Years. I don't even remember.
	8	Q	Do you remember what the deposition was about,
	9		what your
09:56AM	10	Α	It was for a suit against a friend of mine in a
	11		lease issue.
	12	Q	So how were you involved in that case?
	13	Α	I was on the corporate papers, so they wanted to
	14		ask me some questions.
09:57AM	15	Q	Where was that case pending, in what state?
	16	Α	Irvine, California, I think.
	17	Q	Do you know if it was in state court or federal
	18		court?
	19	Α	I don't remember. It settled out, so it didn't
09:57AM	20		matter.
	21	Q	Did that deposition have anything to do with your
	22		telemarketing businesses?
	23	Α	No.
	24	Q	Okay. Well, if you've given a deposition before,
09:58AM	25		you may have already heard some of what I'm going
			5

1 to tell you. Your attorney might have already told you some of this, but just for the record, a 2 3 few ground rules for today's deposition to 4 hopefully make things go smoother for everybody. 5 So, first of all, it's important that we 09:58AM 6 don't talk over each other. Please allow me to 7 finish my questions before you begin to answer. 8 It's to make sure that you are clear on exactly 9 what I'm asking you, of course. And I will afford 10 you the same courtesy with your answers before I 09:58AM 11 begin my next question. It's also very difficult 12 for the court reporter to take things down if 13 we're both talking over each other. 14 In addition, if you don't understand something I'm asking you, and you want me to 15 09:58AM 16 repeat it or rephrase it in some way, I'm happy to try to do that for you, and/or we can have the 17 18 court reporter read it back so, again, you're sure 19 what you're being asked. 20 Please answer your questions out loud as 09:58AM 21 opposed to nods of the head, and, as you just did, 22 we can't use answers such as uh-huh or uh-uh. 23 normal conversation, it's very clear, and people 24 are used to speaking like that, but we're trying 25 to create a record. And so that it's clear, if 09:59AM

6

	1		it's a yes-or-no question, please answer yes or
	2		no.
	3		Also, if you need a break, feel free to ask,
	4		as long as there's no questions pending, or I may
09:59AM	5		be in the middle of a line of questioning, I may
	6		want to finish up a couple more questions, but we
	7		can take a break at any time, if you need to.
	8		Did you review any documents or records in
	9		preparing for your deposition today?
09:59AM	10	Α	I did.
	11	Q	What did you review?
	12	Α	My last deposition.
	13	Q	Was that the one from the case in Tennessee?
	14	Α	Correct.
09:59AM	15	Q	Did you review anything else?
	16	Α	No.
	17	Q	Other than your attorney, did you discuss this
	18		case with anybody before your deposition today?
	19	Α	My wife.
09:59AM	20	Q	In what context were you discussing it with your
	21		wife?
	22	Α	My travel plans, letting her know I had to come
	23		give a deposition.
	24	Q	Do you believe she has any knowledge that's
10:00AM	25		relevant to the allegations in this case?
			7

	1	Α	No.
	2	Q	Anyone else you've discussed the case with before
	3		your deposition today?
	4	Α	Nope.
10:00AM	5	Q	You mentioned that Mr. Cunningham had filed
	6		another lawsuit against you in Tennessee. Other
	7		than that case, have you ever been a party to a
	8		lawsuit before today before this case, excuse
	9		me?
10:00AM	10	Α	Evidently, a couple of states have sued me, but I
	11		wasn't a party to it.
	12	Q	Are those cases in Missouri and Mississippi?
	13	Α	Correct.
	14	Q	Okay. We'll get to that in a little bit. Have
10:01AM	15		you ever personally been a defendant in any other
	16		kind of lawsuit?
	17	Α	No.
	18	Q	Have you ever been a party to a divorce
	19		proceeding?
10:01AM	20	Α	No.
	21	Q	Bankruptcy?
	22	Α	Nope.
	23	Q	Have you ever been a plaintiff in a lawsuit; have
	24		you sued somebody to recover money?
10:01AM	25	Α	Never.
			8

	i		
	1	Q	Other than the case you mentioned in Irvine,
	2		California, have you ever testified as a witness
	3		in any other lawsuit?
	4	Α	No.
10:01AM	5	Q	Have you ever been convicted of a felony?
	6	Α	Nope.
	7	Q	Have you ever been convicted of any crimes
	8		involving dishonesty, such as theft, fraud,
	9		anything of that nature?
10:02AM	10	Α	No.
	11	Q	Are you under the influence of any alcohol or
	12		medications today that might affect your ability
	13		to answer my questions?
	14	Α	No, sir.
10:02AM	15	Q	What is the highest level of education that you've
	16		completed?
	17	Α	Junior college.
	18	Q	Did you obtain any sort of degree?
	19	Α	No.
10:02AM	20	Q	Where did you attend junior college?
	21	Α	Riverside Community College, in Riverside,
	22		California.
	23	Q	Are you currently employed by any companies or
	24		businesses?
10:03AM	25	Α	No.
			9

	1	Q	You're in business for yourself?
	2	Α	Yes.
	3	Q	Is your business incorporated or formed as an LLC?
	4	Α	It's formed as an LLC.
10:03AM	5	Q	What's the name of the company?
	6	Α	MyAdGuys.com, LLC.
	7	Q	And under what state's laws was that LLC formed?
	8	Α	Florida.
	9	Q	When was it formed?
10:03AM	10	Α	June of 2018.
	11	Q	And what sort of business is MyAdGuys.com?
	12	Α	Hang on. Maybe it was June 2017. I'm not sure.
	13		I'd have to look.
	14	Q	So what sort of business is MyAdGuys.com
10:04AM	15	Α	Advertising.
	16	Q	What sort of services do you provide?
	17	Α	We provide SEO, telemarketing, town hall calls,
	18		billboards, mobile and stationary, printing, data,
	19		and what else do we do? There's a number of
10:04AM	20		other things.
	21	Q	What do you mean by town hall calls?
	22	Α	So we do a lot with politics, and if a politician
	23		wants to broadcast a town hall call, let's say
	24		that there's 1,000 people out there, and they've
10:05AM	25		all signed up to hear this person speak, they can
			10

	1		call in to a phone number. The candidate can
	2		speak to them, and there will be an administrator
	3		alongside where the callers can actually also log
	4		in on a computer and email their questions to the
10:05AM	5		proctor or the administrator, and that person will
	6		give will select the questions they want the
	7		candidate to answer and will give it to them, and
	8		then they can say it when they're speaking over
	9		the phone. So it's a virtual town hall meeting.
10:05AM	10	Q	And you mentioned one of the services you provide
	11		being data. What did you mean by that
	12		specifically?
	13	Α	So if a client wants to buy a database, whether
	14		they're going through us to print or to do
10:05AM	15		telemarketing or whatever, it doesn't matter,
	16		we'll sell them a database from a number of
	17		sources. So if somebody calls me and says, Hey, I
	18		need a database of businesses that do marine
	19		products, well, I can go out and get a database of
10:06AM	20		all those businesses that do marine products,
	21		whatever that is, and sell them that database at a
	22		rate per record.
	23	Q	And from where would you obtain that information?
	24	Α	Gosh, there's about 50 sources, but we'll start at
10:06AM	25		the top. I mean, I can get it from Experian,
			11

	1		TransUnion, Equifax. I can buy data from
	2		ListGIANT, a number of other sources, and broker
	3		those lists.
	4	Q	What sort of telemarketing services does
10:06AM	5		MyAdGuys.com provide?
	6	Α	We offer live telemarketing services, virtual
	7		telemarketing services with what's called AI. We
	8		offer robocalling. We offer ringless phone calls.
	9		We offer predictive dialing. That's about it.
10:07AM	10	Q	Okay. So let's talk about each of those. When
	11		you say live versus virtual, what do you mean by
	12		the use of those two terms?
	13	Α	So live is I can contract for you, if you want to
	14		call it a group of people, with a live
10:07AM	15		telemarketer. So for a lot of our political
	16		people, they want an actual live person here in
	17		the United States to call out to their voter pool
	18		and ask for donations, doing it live. So we can
	19		do that. I can contract with one of our groups of
10:08AM	20		live telemarketers here in the U.S. and let them
	21		know that I need this many calls being made to
	22		this database with this script.
	23		And it can result in a number of things. It
	24		can result in those guys going to the candidate's
10:08AM	25		website and doing the donation manually. It could
			12

	1	be them telling the person to go to the website to
	2	donate. Or it could be where they say, Thank you
	3	very much. Here is our text to this number, and
	4	you can donate that way. But there's a lot of
10:08AM	5	ways to donate. At the end of the day, it's going
	6	to result in something, or they don't donate at
	7	all, but the live person is actually making the
	8	phone call for that candidate.
	9	Q And how does that differ from a virtual
10:08AM	10	telemarketer?
	11	A So a virtual telemarketer is a lot cheaper, but it
	12	requires a lot of upfront setup, and what happens
	13	is, is we have a service in the Philippines, and
	14	what they'll do is they will call out, but instead
10:08AM	15	of them speaking, based on the response of the
	16	recipient of the phone call, they will play a
	17	prerecorded message, and it says, Hi. How are you
	18	today? And if the person says fine, then that
	19	person in the Philippines will, then, click the
10:09AM	20	next message that is appropriate. Or wherever
	21	they are. They may not be in the Philippines.
	22	But there's call centers around the world where
	23	they don't speak really good English, but they
	24	understand English, so the prerecorded calls are
10:09AM	25	in English, and they're very audible. You can
		13

	1		hear them clear as a bell. So they play those in
	2		lieu of speaking.
	3	Q	Okay. And when you use the term <i>robocalling</i> , what
	4		do you mean when you use that term?
10:09AM	5	Α	So most of our politicians use robocalling, and
	6		what that is, is it's a prerecorded message that
	7		goes out to a recipient, usually their voter pool,
	8		and it says, Hey, I'm looking forward to your
	9		support, or Come out to our meeting this week and
10:10AM	10		hear me speak, or whatever the message is. And it
	11		could be left either on the answering machine or
	12		they play it to them live, but it's a prerecorded
	13		message that goes out.
	14	Q	Are those calls placed by somebody manually
10:10AM	15		dialing, or how do those calls come to be placed?
	16	Α	No. You load it into a robocalling system. We
	17		give the people, these guys an account, and
	18		they'll load their data and their they'll
	19		record their message and load their message, and
10:10AM	20		they'll load their caller ID, and then they'll
	21		schedule the time for it automatically to be sent
	22		out, and based on their parameters, it may go to
	23		just a live person or just an answering machine or
	24		it may go to both.
10:11AM	25	Q	So how are the phone numbers determined that are
			14

	I	1	
	1		being robocalled?
	2	Α	The candidate will provide it. What they usually
	3		get or the customer, either way. They will get
	4		their own database, and they will install that
10:11AM	5		database and upload it into our system.
	6	Q	And are those numbers being called one at a time?
	7	Α	They're all one at a time, yeah. They don't call
	8		multiple times. Once a phone number in that list
	9		is used, it's burned. It becomes part of a
10:11AM	10		report, and it's no longer a dialable number in
	11		that list.
	12	Q	Sorry if that wasn't clear. That's not exactly
	13		what I meant. Are these numbers being called one
	14		at a time, or are multiple numbers from a list all
10:11AM	15		being called at once?
	16	Α	Oh, yeah, they're all being called at once.
	17	Q	And when the list is uploaded into the system, how
	18		is the order in which the numbers on that list get
	19		called, how is that order determined?
10:12AM	20	Α	The customer can choose to either load it without
	21		randomizing or they can randomize it. It's an
	22		option within our system.
	23	Q	So it can be either randomized from all the
	24		numbers in the list, or it would just go
10:12AM	25		sequentially through the list?
			15

	ľ		
	1	Α	Correct.
	2	Q	And you also mentioned ringless calls?
	3	Α	Yes.
	4	Q	What are ringless calls?
10:12AM	5	Α	That's a majority of our business now. Ringless
	6		is a great product. What it does is it will,
	7		server to server, go to the IP address affiliated
	8		with a cell phone number and drop the voicemail
	9		into the cell phone voicemail. So it's not a
10:12AM	10		phone call.
	11	Q	So somebody gets a voicemail, but the phone never
	12		rang?
	13	Α	Correct. You've probably gotten them.
	14	Q	And you also mentioned predictive dialing?
10:13AM	15	Α	Yes.
	16	Q	What do you mean when you use that term?
	17	Α	So predictive dialing is a platform where if the
	18		customer has five people ready to make phone
	19		calls, but they don't want to hand dial every
10:13AM	20		number, a predictive dialer will allow them to
	21		upload the list, and it will dial the system
	22		will dial a number or two at a time, and the
	23		telemarketer only has to sit there with the phone
	24		to their ear and the computer on.
10:13AM	25		They don't have to make any phone calls. The
			16

	1		predictive dialer will predictively dial that list
	2		of phone numbers at a slow enough pace so that
	3		they don't ring an extra person while the
	4		telemarketer is on the phone. It will stop
10:14AM	5		dialing when that telemarketer achieves a phone
	6		call, a connected call, so the system doesn't burn
	7		through all your data. It stops when you're on
	8		the phone.
	9	Q	So what it's predicting is when someone is
10:14AM	10		available to answer the call strike that. What
	11		it's predicting is when the telemarketer is
	12		available to take a call if somebody answers on
	13		the other end?
	14	Α	Correct. But if that person is on the phone, the
10:14AM	15		telemarketer, it will cease dial because it
	16		doesn't want to leave calls available to drop,
	17		because if no one is available to take that
	18		consumer's call, then they lose that prospect. So
	19		the system stops dialing as soon as the
10:14AM	20		telemarketer is on the phone. Once that
	21		telemarketer terminates that call, then the system
	22		will pick back up and start calling again for
	23		them.
	24	Q	And that predictive nature is all done
10:15AM	25		automatically through the programming in the
			17

	ĺ		
	1		system?
	2	Α	Correct.
	3	Q	What percentage of your business would you say is
	4		comprised of robocalling and predictive dialing?
10:15AM	5	Α	Currently, 90 percent of it is ringless calls,
	6		very little is robocalling. Most of our
	7		politicians are done.
	8	Q	Have you done more work with robocalling and
	9		predictive dialing in the past?
10:15AM	10	Α	This last political season, we did a lot.
	11	Q	So prior to forming MyAdGuys.com, LLC, did you
	12		operate under a different business name?
	13	Α	We did.
	14	Q	And when you say we
	15	Α	Me.
	16	Q	someone other than you?
	17	Α	No, just me.
	18	Q	Are you the 100 percent owner of MyAdGuys.com?
	19	Α	I am.
10:16AM	20	Q	Are there any other officers or members of that
	21		company?
	22	Α	I'm it.
	23	Q	So prior to the existence of MyAdGuys.com, what
	24		was the business name that you operated under?
10:16AM	25	Α	We operated under TollFreeZone.com.
			18

```
1
                  Was that an LLC?
               Q
          2
               Α
                  It was a C corp.
                  So it was TollFreeZone.com --
          3
          4
              Α
                  Inc.
                  -- comma, Inc.? And under what state's laws was
          5
               Q
10:17AM
                  that formed?
          6
          7
                  California.
              Α
          8
                  Were there any other owners of that company
          9
                  besides yourself?
         10
              Α
                  No.
10:17AM
         11
               Q
                  Any other officers?
         12
                  My wife was listed as the secretary.
              Α
                  What's your wife's name?
         13
               Q
         14
              Α
                  Amy, A-m-y.
         15
                  Amy Montes?
               Q
10:17AM
         16
                  Yes.
               Α
         17
                  Does she reside with you in Fort Myers, Florida?
               Q
         18
               Α
                  She does.
         19
               Q
                  Do you still own a house in Somerset, Wisconsin?
         20
                  I don't. A trust does. But yes, the trust still
10:18AM
         21
                  owns the house in Somerset.
         22
                  A trust that was set up by whom?
               Q
                  It was set up by my wife and I. But neither of us
         23
               Α
         24
                  are the signers on it.
         25
                 Are you trustees?
10:18AM
                                           19
```

	I		
	1	Α	Nope.
	2	Q	Beneficiaries?
	3	Α	Nope.
	4	Q	Do you know who the beneficiaries and trustees of
10:18AM	5		that trust are?
	6	Α	Audrey Borger.
	7	Q	She's a beneficiary or trustee?
	8	Α	She's a trustee.
	9	Q	Audrey Border?
10:18AM	10	Α	B-o-r-g-e-r.
	11	Q	Who is Audrey Borger?
	12	Α	She is my daughter.
	13	Q	Who are the beneficiaries of that trust?
	14	Α	I don't know. I don't know.
10:19AM	15	Q	Do you ever reside in that home in Somerset,
	16		Wisconsin?
	17	Α	Not anymore.
	18	Q	You and your wife live full-time in Florida?
	19	Α	We do.
10:19AM	20	Q	Does your son live in Florida with you?
	21	Α	Yes.
	22	Q	And do you also own a home in San Juan Capistrano,
	23		California?
	24	Α	Same thing, trust owns it.
10:19AM	25	Q	Is it the same trust or a different one?
			20

	1		
	1	Α	Same trust.
	2	Q	Do you ever reside in that home in California?
	3	Α	No.
	4	Q	When did you take up residence in Florida?
10:20AM	5	Α	Last June.
	6	Q	June of 2018?
	7	Α	Yes.
	8	Q	Do you know who's living in the home in Somerset,
	9		Wisconsin?
10:20AM	10	Α	Currently, nobody.
	11	Q	Do you rent it out?
	12	Α	Audrey had plans of renting it out, but it needs
	13		work.
	14	Q	What about the home in California; does anyone
10:20AM	15		reside there?
	16	Α	No.
	17	Q	Is that home rented out?
	18	Α	It rents out by the month. So currently, nobody
	19		is there.
10:20AM	20	Q	When did you form the TollFreeZone.com
	21		corporation?
	22	Α	I don't remember. I want to say 2005, but I'm not
	23		sure.
	24	Q	And when did that corporation cease to exist?
10:21AM	25	Α	I don't remember.
			21

	Í		
	1	Q	Can you give me an approximate time frame?
	2	Α	No. I don't remember.
	3	Q	Why did you cease operating as TollFreeZone.com
	4		and form the MyAdGuys.com, LLC?
10:21AM	5	Α	The state of Missouri got a judgment against
	6		TollFreeZone, and so we let it go.
	7	Q	Has the state of Missouri ever taken any actions
	8		to try to collect on that judgment, that
	9	Α	No.
10:22AM	10	Q	you're aware of?
	11	Α	Not that I'm aware of.
	12	Q	How much is that judgment?
	13	Α	I don't remember off the top of my head.
	14		(Exhibit No. 1 marked for
10:22AM	15		identification)
	16	Q	Mr. Montes, I'm handing you what's been marked as
	17		Exhibit No. 1. Take a look at that and tell me if
	18		you've ever seen this before?
	19		(Witness examines document)
10:23AM	20	Α	Oh, yes. I have seen this.
	21	Q	Okay. So this is I'll represent to you a subpoena
	22		that we issued in this case requesting that you
	23		produce certain documents and records here at the
	24		time of your deposition today. Did you bring any
10:23AM	25		of these requested documents or records with you?
			22

	1	Α	No.
	2	Q	Do you intend to produce any of these documents or
	3		records that we've requested in this subpoena?
	4	Α	I do not.
10:23AM	5	Q	Okay. Why not?
	6		MR. TROST: I think that calls for
	7		a legal answer. But to the extent you have a
	8		non-legal reason, you can feel free to voice
	9		it, if you so choose.
10:23AM	10	Α	Those are documents, in my opinion, that are
	11		fishing for new victims for Mr. Cunningham, and I
	12		refuse to give up information on my clients. They
	13		have nothing to do with this case.
	14	Q	Okay. We'll come back to this subpoena.
	15		(Exhibit No. 2 marked for
	16		identification)
	17	Q	You've just been handed what's been marked as
	18		Exhibit 2. Do you recognize this?
	19	Α	Yes.
10:24AM	20	Q	And can you tell me what this is?
	21	Α	Yeah. It's our signup form, and I believe it's
	22		our terms of lease.
	23	Q	Okay. Well, again, I'll represent to you that I
	24		printed this from the Autodialer123.com website.
10:25AM	25		The URL that's listed at the bottom of the first
			23

	1		page there is Autodialer123.com. Is that a URL
	2		that's owned by you?
	3	Α	Yes.
	4	Q	Do you know if it's owned by you personally or one
10:25AM	5		of your companies?
	6	Α	It's just a website that I mean, I own the URL.
	7	Q	And MyAdGuys.com, LLC uses this website to sign up
	8		customers?
	9	Α	Yes.
10:25AM	10	Q	Did TollFreeZone.com use this website to sign up
	11		customers?
	12	Α	It did.
	13	Q	How long have you had this website?
	14	Α	I don't remember.
10:25AM	15	Q	Can you give me an approximate time frame?
	16	Α	No. I don't remember.
	17	Q	Do you have some documents or records somewhere
	18		that might tell you how long you've had this
	19		website?
10:26AM	20	Α	I would have to check with GoDaddy.
	21	Q	So you bought the URL through GoDaddy?
	22	Α	Yes.
	23	Q	So what is this form used for on your website?
	24	Α	If a client wants to get a dialer account, they
10:26AM	25		can sign up.
			24

	1	Q	Explain to me in a little more detail how that
	2		process works, please.
	3	Α	So a customer wants to get a dialer account so
	4		they can use it for whatever they're using it for,
10:26AM	5		and they fill out this information, and that gives
	6		me enough to go out and provision an account for
	7		that customer.
	8	Q	A little more than halfway down the page, there's
	9		a field that says 800Link Press 1 or Press 1
10:27AM	10		number. Could you explain to me what that means?
	11	Α	So some of our customers use 800Link as a back
	12		end. So what they'll do is, if they're driving a
	13		message to another message, most of the time they
	14		use 800Link.
10:27AM	15	Q	What is 800Link?
	16	Α	So 800Link is a phone number they'll provide
	17		you if you are a customer and you want to put a
	18		back-end message out there, so somebody presses 1,
	19		they hear another message that drives them to
10:27AM	20		either a donation site or whatever the case is,
	21		then what will happen is, is 800Link will
	22		provision them with a phone number that allows you
	23		to record a back-end message, so that when
	24		somebody presses 1, our system can transfer that
10:28AM	25		number that person to that phone number, and
			25

	1	they can hear whatever message you want them to
	2	hear.
	3	And 800Link is the predominant provider of
	4	that service. So we we're used to it, so
10:28AM	5	that's what we do. We put it on there.
	6	(Exhibit No. 3 marked for
	7	identification)
	8	Q You've just been handed what has been marked as
	9	Exhibit 3. This is a document that we received in
10:28AM	10	response to plaintiff's request for production.
	11	Is this document the same as the terms of use that
	12	are listed on Exhibit 2?
	13	A I think it would be, but I think this one says
	14	TFZ, our old name, and I think it's been since
10:29AM	15	changed to MyAdGuys.
	16	Q You provided this document to your attorney to
	17	turn over to us?
	18	A I don't remember if I did or didn't.
	19	Q Towards the bottom of page 2 of Exhibit 2, there's
10:29AM	20	a section No. 5, Limitation of Liability?
	21	A Okay.
	22	Q To your knowledge, have any lawsuits ever been
	23	filed against MyAdGuys.com, LLC?
	24	A No. None.
10:30AM	25	Q And then, on the third page, under the section
		26

	1		Rules and Regulations, there's a paragraph that
	2		begins Subscriber is aware, knows, and understands
	3		the rules and regulations with regard to the
	4		Federal Trade Commission and the Federal
10:30AM	5		Communications Commission National Do Not Call
	6		Registry Rules and Regulations, et cetera.
	7		What was the purpose of including this
	8		language in your terms of use?
	9	Α	Well, the liability falls from the on to the
10:30AM	10		clients. They're the ones making the phone calls.
	11		So anything they do, they're liable for. We don't
	12		absorb any liability.
	13	Q	But you provide a system through which those calls
	14		are placed, correct?
10:30AM	15	Α	Correct.
	16	Q	So the next paragraph, Subscriber agrees it is the
	17		sole I'm sorry subscriber is aware or knows
	18		and understands the anti-solicitation provisions
	19		of the Federal Telephone Consumer Protection Act
10:31AM	20		of 1991, et cetera. What's the purpose of that
	21		paragraph?
	22	Α	That they agree that they understand the rules.
	23	Q	Do you believe that including this language in
	24		your terms of use absolves you of any liability
10:31AM	25		under circumstances similar to what's been alleged
			27

	1		in this case?
	2	Α	I do.
	3	Q	And do all of your clients acknowledge consent to
	4		these terms of use before you will begin to work
10:32AM	5		with them?
	6	Α	Yeah. They I believe it says here that they
	7		accept it.
	8	Q	Do you ever accept telemarketing business without
	9		somebody filling out this form and agreeing to the
10:32AM	10		terms of use on the website?
	11	Α	No.
	12	Q	Do you ever enter into formal written contracts
	13		with any of your clients?
	14	Α	No.
10:32AM	15	Q	Never take any business just by verbal requests?
	16	Α	For politicians we do.
	17	Q	What is the distinction whether they're a
	18		politician or not?
	19	Α	Politicians are exempt from any of these laws.
	20		(Exhibit No. 4 marked for
	21		identification)
	22	Q	You're being handed now what's been marked as
	23		Exhibit 4. I'll represent to you this is a print
	24		screen I took on my computer last night of the
10:33AM	25		selections available in the drop-down menu on
			28

		1	
	1		Exhibit 2 under <i>Type of Business</i> . Does that look
	2		correct to you?
	3	Α	It does.
	4	Q	What is the significance of this information when
10:33AM	5		a client is signing up with you?
	6	Α	There really is no I just want to know where
	7		they're coming from. They use the system on their
	8		own accord, so I really don't care.
	9	Q	So what is 8 Figure Dream Lifestyle?
10:33AM	10	Α	8 Figure, I think, was a multilevel marketing
	11		company.
	12	Q	Do you know what they were selling?
	13	Α	I don't.
	14	Q	Did you have a significant number of customers who
10:34AM	15		were placing calls with 8 Figure Dream Lifestyle?
	16	Α	I think we had a few, but I don't remember how
	17		many.
	18	Q	Significant enough that you decided it was
	19		important to add it to the website?
10:34AM	20	Α	Usually we would add anything that comes along,
	21		even if it was one time.
	22	Q	Do you currently well, since you've done
	23		business under the name MyAdGuys.com, have you
	24		done business with anyone who was placing calls
10:34AM	25		under the 8 Figure Dream Lifestyle program?
			29

	ı		
	1	Α	I don't know. I'd have to look.
	2	Q	At the time that you were operating this
	3		TollFreeZone.com, you had customers who were
	4		placing calls under the 8 Figure Dream Lifestyle
10:34AM	5		program?
	6	Α	We must have, otherwise we probably wouldn't have
	7		added it.
	8	Q	Do you know the names of any of the owners or
	9		founders of 8 Figure Dream Lifestyle?
10:35AM	10	Α	I do.
	11	Q	And who are those people?
	12	Α	I can't answer that without certainty.
	13	Q	Does the name Jerry Maurer sound familiar to you?
	14	Α	He's a gentleman in a multi-tier business, but I'm
10:35AM	15		not sure what he does now.
	16	Q	To your knowledge, was he ever affiliated with
	17		8 Figure Dream Lifestyle?
	18	Α	I believe he was.
	19	Q	And what about Brian Kaplan; have you heard that
10:35AM	20		name before?
	21	Α	I have.
	22	Q	To your knowledge, was he ever affiliated with
	23		8 Figure Dream Lifestyle?
	24	Α	I don't know. We didn't dial for Brian Kaplan.
10:35AM	25		He referred us people for his various whatever
			30

	1		
	1		he was doing, but he was not my client.
	2	Q	But he referred you people who became your
	3		customers who were placing calls related to
	4		8 Figure Dream Lifestyle sales?
10:35AM	5	Α	Not without certainty, I can't tell you. All
	6		those guys are in different businesses all the
	7		time, so it's hard to say what they're doing. If
	8		I had a specific customer that you think that he
	9		referred me to, I can look it up.
10:36AM	10	Q	But do you recall Jerry Maurer or Brian Kaplan
	11		ever referring you customers who were placing
	12		calls for the 8 Figure Dream Lifestyle program?
	13	Α	No names specifically.
	14	Q	It's a yes-or-no question. Do you recall
10:36AM	15		Brian Kaplan or Jerry Maurer referring you
	16		customers who were placing calls related to the
	17		8 Figure Dream Lifestyle program?
	18	Α	I do not recall if it was specifically for
	19		8 Figure Dream Lifestyle or if it was one of their
10:36AM	20		other programs. Those guys are involved in
	21		several programs. So I'm not sure who they
	22		referred and for what.
	23	Q	But you have had customers in the past that have
	24		placed calls related to the 8 Figure Dream
10:37AM	25		Lifestyle program?
			31

	ĺ		
	1	Α	Yes.
	2	Q	Because if not, you never would have put that on
	3		the website?
	4	Α	Right. Correct.
10:37AM	5	Q	Okay. So the next selection on that list is
	6		Kyani, K-y-a-n-i?
	7	Α	Never heard of them.
	8	Q	And why is that on there, then?
	9	Α	Is it on is that a person, or is it
10:37AM	10	Q	It's on the drop-down menu on your website,
	11		Exhibit 4.
	12	Α	Oh. Off the top of my head, I do not even recall
	13		putting that on there. I don't even know who that
	14		is.
10:37AM	15	Q	What about the next one, WorldGN?
	16	Α	No recollection.
	17	Q	Do you recall ever having customers who were
	18		placing calls related to Kyani or WorldGN?
	19	Α	I don't.
10:38AM	20	Q	What about Fast Home Biz?
	21	Α	No idea.
	22	Q	Do you recall ever having any customers who were
	23		placing calls related to sales for something
	24		called Fast Home Biz?
10:38AM	25	Α	I don't recall now.
			32

	1	Q	Do you believe you've ever heard any of those
	2		names before?
	3	Α	I would have
	4	Q	Do any of them sound familiar to you?
10:38AM	5	Α	I would have because I put them on here, but I
	6		don't recall who it was or when we did it or.
	7	Q	Okay. What about Elite Profit System, Inc.; what
	8		is that?
	9	Α	I don't remember off the top of my head.
10:38AM	10	Q	Do you recall ever having customers who were
	11		placing telemarketing calls related to Elite
	12		Profit System, Inc.?
	13	Α	I don't recall, but I'm sure we did because
	14		otherwise it wouldn't be on here.
10:38AM	15	Q	What about the next one, Karat Bars, K-a-r-a-t.
	16		Do you know what that is?
	17	Α	It's one of those multilevel marketing groups.
	18		That, again, I don't remember specifically who we
	19		dialed for.
10:39AM	20	Q	Do you recall ever having customers that were
	21		placing telemarketing calls related to Karat Bars?
	22	Α	I don't, but I'm sure we did, otherwise it
	23		wouldn't be on here.
	24	Q	Okay. The next one, Enagic, E-n-a-g-i-c, slash,
10:39AM	25		Water, what does that mean?
			33

	1	Α	That is a water purification company.
	2	Q	And did you have customers who were placing
	3		telemarketing calls on behalf of Enagic?
	4	Α	I know we did, yeah.
10:39AM	5	Q	Do you recall during what time frame
	6	Α	I don't.
	7	Q	any of those customers?
	8	Α	Uh-uh.
	9	Q	Do you know if you have any currently?
10:40AM	10	Α	I don't know off the top of my head.
	11	Q	The next one is MMM. What does that mean?
	12	Α	No idea.
	13	Q	Never heard of that acronym?
	14	Α	I'm sure I did, but I have no idea what it means.
10:40AM	15		I don't remember.
	16	Q	What about SSM?
	17	Α	Again, I don't remember what that is.
	18	Q	And then, towards the bottom, TiDom, T-i-D-o-m?
	19	Α	Yeah, that was another multilevel marketing group.
10:40AM	20	Q	Do you recall having customers who were placing
	21		telemarketing calls related to TiDom?
	22	Α	I do.
	23	Q	Do you know during what time frame you had those
	24		customers?
10:40AM	25	Α	I don't recall.
			34

	1	Q	Do you know if you still have any today?
	2	Α	I don't think so, but I don't know.
	3	Q	Was TiDom connected with a company called
	4		Elite Marketing Alliance in any way that you're
10:41AM	5		aware of?
	6	Α	I have no idea.
	7	Q	Have you heard of Elite Marketing Alliance?
	8	Α	Not off the top of my head.
	9	Q	Do you know a woman by the name of Dana Ehrlich?
10:41AM	10	Α	I do.
	11	Q	And who is she?
	12	Α	She is a former customer, but that's pretty much
	13		it. She dealt with us once or twice.
	14	Q	And during what time frame was she your customer?
10:41AM	15	Α	I have no idea.
	16	Q	Was she connected in any way with TiDom or
	17		Elite Marketing Alliance?
	18	Α	Without looking, I couldn't tell you.
	19	Q	Do you recall participating in a Webinar where you
10:42AM	20		provided instructions to Elite Marketing Alliance
	21		salespeople as to how to set up phone calls
	22		through your system?
	23	Α	Off the top of my head, no, but I do I do
	24		training calls quite a bit. So there could have
10:42AM	25		been 1,000 of them between now and then.
			35

```
1
                  What about Terryle Butts, T-e-r-r-y-l-e,
               Q
                  B-u-t-t-s; does that name ring a bell to you?
          2
          3
                  I don't think I've ever heard of that guy.
          4
                  Have you ever done business with somebody by the
               Q
                  name of Bill White?
          5
10:42AM
                  I'd have to look. It's a pretty generic name.
          6
              Α
          7
                  Does that sound familiar to you?
               Q
          8
               Α
                  No.
          9
                  Doesn't sound familiar?
         10
               Α
                  No.
10:43AM
         11
                  What about Rich Holman, H-o-l-m-a-n?
               Q
         12
                        He's one of our clients.
              Α
                  Yes.
         13
               Q
                  He's a current client?
         14
               Α
                  No.
                  He was previously a client?
         15
               Q
10:43AM
         16
               Α
                  He was a client, yeah.
                  When you were operating as TollFreeZone?
         17
               Q
         18
                       I think he was an MyAdGuys client.
               Α
         19
                  What sort of services did you provide to
         20
                  Rich Holman?
10:43AM
         21
                  Without looking, I couldn't tell you.
         22
                  You don't recall anything other than he was a
               Q
                  client?
         23
                  I think he's a farmer in Wisconsin.
         24
              Α
         25
                  Do you recall what he was selling through the
10:43AM
                                           36
```

	1		telemarketing services that you provide?
	2	Α	I don't.
	3	Q	What about Marc Wilson, M-a-r-c; does that name
	4		sound familiar to you?
10:44AM	5	Α	He's one of the people that swim around those
	6		businesses with Kaplan and Maurer.
	7	Q	Was he a client of TollFreeZone.com or
	8		MyAdGuys.com?
	9	Α	I don't think so, but I know he's referred people
10:44AM	10		to us. I'm pretty sure he's on one of our
	11		competitor systems.
	12	Q	Okay. So once somebody fills out the sign-up form
	13		shown in Exhibit 2, is that data that's filled out
	14		on that form sent directly to you?
10:45AM	15	Α	Yes.
	16	Q	And then, what do you do if you're interested in
	17		having that person as a customer?
	18	Α	So if you're interested in a site or an
	19		account, you fill out the form. We provision
10:45AM	20		I'll provision an account for you. And then I'll
	21		send you to our website with our training videos
	22		on how to utilize the system.
	23	Q	When you say provision an account, what does that
	24		involve?
10:45AM	25	Α	So I'll give you a user ID and password to your
			37

		1	
	1		specific account.
	2	Q	And where am I logging into?
	3	Α	So you'll go to Dialerleads.com. It's a URL that
	4		I point to that the autodialer system that we
10:45AM	5		use.
	6	Q	And is that the name of the company that provides
	7		the call technology, Dialerleads?
	8	Α	No. That's dialer.TO.
	9	Q	Is the name of the company?
10:46AM	10	Α	Correct.
	11	Q	To your knowledge, are they connected in any way
	12		with a company called Technologic?
	13	Α	Technologic, Inc., yes. That's them.
	14	Q	So Technologic, Inc. operates under the name
10:46AM	15		dialer.T0?
	16	Α	Correct.
	17	Q	Where is Technologic, Inc. located?
	18	Α	As far as I understand, they're in Panama.
	19	Q	Do they have any presence in the United States,
10:46AM	20		that you're aware of?
	21	Α	I've never met anybody. We've always done I've
	22		always just my only communication with them is
	23		they send me an invoice, and I pay it.
	24	Q	How long have you assisted people in setting up
10:47AM	25		telemarketing accounts through dialer.TO?
			38

	1	Α	I know it's been longer oh, gosh. I want to
	2		say it's been several years, but I can't pinpoint
	3		the exact date. I could look that up for you.
	4	Q	Would you say it's been more than five years?
10:47AM	5	Α	Yes.
	6	Q	More than ten years?
	7	Α	No.
	8	Q	So somewhere between five and ten years?
	9	Α	Somewhere in there, yeah.
10:47AM	10	Q	So at some point when you started doing business
	11		with them, how did you set up that arrangement in
	12		the first place?
	13	Α	A friend of mine referred me and said, Hey, maybe
	14		you want to call these guys. And so he gave me an
10:48AM	15		email address, and I emailed this person, and they
	16		set me up with an account.
	17	Q	So you never spoke with anybody at Technologic?
	18	Α	Nope.
	19	Q	You had communication by email. Did you have to
10:48AM	20		sign some sort of contract with them?
	21	Α	I did not.
	22	Q	No contract?
	23	Α	I just had to send them money.
	24	Q	So you sent them some sort of down payment to fund
10:48AM	25		the business
			39

	ľ		
	1	Α	Fund the business.
	2	Q	originally?
	3	Α	Correct.
	4	Q	And all of your dialing today is still done with
10:48AM	5		Technologic?
	6	Α	Yeah, what little we do, we do it through them.
	7	Q	And during the course of that five to ten years
	8		you've done business with them, you never had
	9		occasion to speak with anybody regarding anything?
10:48AM	10	Α	We had a few technical issues, but I called my
	11		friend, and I said, Who do I call for this? And
	12		they gave me some guy that I talked to that was
	13		under contract with Technologic, Inc. here in the
	14		U.S. to do tech support.
10:49AM	15	Q	Do you know where he was located?
	16	Α	Somewhere in northern California. So the few
	17		times I had tech issues, I had to call him.
	18	Q	Do you recall his name?
	19	Α	I don't.
10:49AM	20	Q	So when you send money to Technologic to pay for
	21		the services they're providing to your company,
	22		where do you send those checks?
	23	Α	To a Wells Fargo account.
	24	Q	Just wiring the money?
10:49AM	25	Α	I just hand walk a check in.
			40

	1	Q	You never did you ever mail checks to a certain
	2		location for someone else
	3	Α	No.
	4	Q	to deposit?
10:49AM	5	Α	No. I just walk in or when I had a Wells Fargo
	6		account, I would just wire it to them.
	7	Q	So if I filled out the form on your website, you
	8		provision me an account, I've got a login now to
	9		dialer.TO. If I want to place telemarketing calls
10:50AM	10		through your system, what's the next step after
	11		that?
	12	Α	So you would go to our website at
	13		Autodialer123.com, and you would click in login
	14		and instructions, and there is a myriad of videos
10:50AM	15		on how to use the system. So you would go through
	16		that, and if you had any questions, call me.
	17	Q	You make yourself available to provide support
	18		assistance to people that are trying to set up
	19		their accounts?
10:50AM	20	Α	Yes.
	21	Q	How often do you receive calls with people seeking
	22		assistance of that?
	23	Α	Quite a bit.
	24	Q	Can you define quite a bit for me, please?
10:50AM	25	Α	Probably half, half the customers call me and say,
			41

		1	
	1		I can't log in.
	2	Q	So in a given business day, approximately how many
	3		of those calls do you receive?
	4	Α	Now, probably none, because we haven't taken on
10:51AM	5		too many new clients in a while for that
	6		particular platform.
	7	Q	Is there a reason why you stopped taking on
	8		clients for that platform?
	9	Α	The guy sitting next to you.
10:51AM	10	Q	You're referring to Craig Cunningham?
	11	Α	Yes.
	12	Q	And lawsuits that have been filed against you by
	13		Craig Cunningham?
	14	Α	Correct.
10:51AM	15	Q	So when did you stop taking on clients who are
	16		doing telemarketing robocalling?
	17	Α	We still take them on when they call us, but we've
	18		stopped advertising it. We're not really pushing
	19		it. We're pushing ringless calls. So if somebody
10:51AM	20		calls me, we usually convert them over to ringless
	21		calls now.
	22	Q	So when did you stop advertising and seeking out
	23		those clients?
	24	Α	Probably about a year ago.
10:52AM	25	Q	I keep going back to this because you keep using
			42

	İ	1	
	1		the word we. Is there anyone else involved in
	2		this business other than you?
	3	Α	No. Just I.
	4	Q	Okay. So when you're using the word we, referring
10:52AM	5		to MyAdGuys.com or
	6	Α	The corporation.
	7	Q	TollFreeZone.com, you're referring to yourself,
	8		essentially?
	9	Α	The company.
10:52AM	10	Q	Do you have any employees?
	11	Α	Nope.
	12	Q	Did either of those companies ever have any
	13		employees?
	14	Α	We did back in 2005. I had a secretary and an
10:52AM	15		accountant.
	16	Q	Who were on the payroll?
	17	Α	Correct.
	18	Q	And how long did those people work for you?
	19	Α	Probably through 2006. Not very long.
10:52AM	20	Q	And since then, both those companies have been
	21		operated solely by you?
	22	Α	Correct.
	23	Q	How many videos do you have on your system,
	24		instructional videos that you were talking about,
10:53AM	25		related to autodialing, predictive dialing?
			43

	1	Α	No idea. But you're free to look it up. They're
	2		all on the website.
	3	Q	Would I have to have a special login to
	4	Α	No.
10:53AM	5	Q	access those?
	6	Α	Uh-uh.
	7	Q	Did you make those videos yourself?
	8	Α	I did.
	9	Q	Anybody assist you with that?
10:53AM	10	Α	No.
	11	Q	How did you learn how to use the dialer.TO
	12		platform?
	13	Α	It was pretty simple. It's a pretty easy system
	14		to learn. So I just played with it until I
10:53AM	15		figured it out.
	16	Q	Did you receive any instruction from anybody at
	17		that company at Technologic?
	18	Α	No. It was kind of a slow start. But I knew I
	19		could figure it out.
10:54AM	20	Q	Prior to starting TollFreeZone.com, were you also
	21		in the telemarketing business at that time, so
	22		back before 2005?
	23	Α	Yes. Starting in 2000.
	24	Q	So what did you do from 2000 to 2005 before you
10:54AM	25		started TollFreeZone?
			44

	İ	1	
	1	Α	I worked with a company called Sound Media Group.
	2	Q	Sal?
	3	Α	Sound.
	4	Q	Sound Media Group?
10:54AM	5	Α	Sound Media Group, yep.
	6	Q	Were you an owner in that company?
	7	Α	Nope.
	8	Q	Were you an employee?
	9	Α	I was an employee, I guess.
10:54AM	10	Q	What did you do for them?
	11	Α	Sales.
	12	Q	What kind of services did they sell?
	13	Α	Just autodials.
	14	Q	Is that company still in business?
10:55AM	15	Α	No. They sold to a company called Genutech(phon).
	16		And Genutech went out of business.
	17	Q	Where was Sound Media Group located?
	18	Α	Irvine, California.
	19	Q	So you were selling autodialing services, and then
10:55AM	20		decided to start your own company to sell those
	21		services yourself?
	22	Α	Correct.
	23	Q	What did you do before 2000?
	24	Α	I was in the mortgage banking field.
10:55AM	25	Q	Directing you back to Exhibit No. 2, the printout
			45

	1		from your website, page 4, towards the end, it
	2		says This agreement shall I'm sorry, not that
	3		one. Exhibit 2, the printout of the signup form
	4		and the terms and conditions. On page 4, it says
10:56AM	5		This agreement shall be construed in accordance
	6		with the laws of the state of Colorado. Did your
	7		company have some sort of connection with the
	8		state of Colorado?
	9	Α	No. I don't know why Colorado is there. I never
10:56AM	10		saw that. It should have been California. Right
	11		now it should be Florida, but thanks for pointing
	12		that out.
	13	Q	Has MyAdGuys.com or TollFreeZone.com ever had any
	14		connection with the state of Colorado?
10:57AM	15	Α	No.
	16	Q	How are you paid by your customers once you set
	17		them up with a telemarketing account?
	18	Α	They'll go to the website and click pay now and
	19		use their credit card.
10:58AM	20	Q	Okay. Well, I guess, I didn't ask that question
	21		very well. That was a very specific answer.
	22		How do you bill your clients? Do you charge
	23		them a flat fee for the whole service of setting
	24		it up? Do they pay you by the call? How are
10:58AM	25		they
			46

	İ		
	1	Α	No.
	2	Q	charged?
	3	Α	We charge them by the minute used. So if they use
	4		a 100,000 minutes, they have a specific rate, and
10:58AM	5		all clients have different rates. So if I'm
	6		charging you a penny and a half per minute, and
	7		you burn 100,000 minutes, then you have to send me
	8		\$1,500.
	9	Q	And when you say <i>per minute</i> , is that per minute
10:58AM	10		that somebody is actually on the line speaking
	11		with them?
	12	Α	Correct. They don't get charged for busies, no
	13		answers, bad numbers. If there's no connect,
	14		there's no cumulative minutes.
10:58AM	15	Q	But if a voicemail picks up, if an answering
	16		machine picks up or a live person picks up, then
	17		they're charged for those minutes?
	18	Α	Correct.
	19	Q	So you are buying these minutes from a provider
10:59AM	20		and then reselling them, essentially, along with
	21		the system that places the calls?
	22	Α	Correct.
	23	Q	Is the actual dialing of the calls done through
	24		Technologic or by some other company?
10:59AM	25	Α	Through Technologic.
			47

1 Have you ever heard of a company called Connexum? Q 2 Α Yes. 3 C-o-n-n-e-x-u-m? 4 Α I sure have. So who is Connexum? 5 Q 10:59AM 6 Connexum is a long-distance company. Α 7 And do they provide the minutes that are, then, Q 8 resold to your customers? 9 Α Maybe, maybe not. Most dialer companies, and I'm 10 sure dialer.TO does the same thing, has a device 11:00AM 11 built in their technology called an LCR, which 12 stands for least-cost routing. Connexum is 13 probably one of ten rate decks offered by ten 14 different long-distance companies. Connexum may or may not be the long-distance provider for each 15 11:00AM 16 phone call. It depends on who is the least cost for that rate deck. 17 18 So if I were to make a phone call from 19 California to California, it may be more expensive 20 for me to do that than to do a call from 11:00AM 21 California through Canada. Bell Canada might have 22 a cheaper rate deck. So it's impossible to say without really diving into the details as to who 23 24 was the LD provider for each phone call on any 25 given dialer system. 11:01AM 48

	1	Q When you use the term <i>rate deck</i> , what do you mean
	2	by that?
	3	A So as a so let me go back a little bit.
	4	Connexum is a long-distance company whose backbone
11:01AM	5	is AT&T. AT&T gives Connexum a smoking rate, so
	6	that they can make some money by offering the AT&T
	7	long-distance re-branded as Connexum. So at the
	8	end of the day Connexum is AT&T, if you want to go
	9	down all the way.
11:01AM	10	I'm a reseller for Connexum long distance. I
	11	can sell to businesses. I can sell to whoever. I
	12	can sell to other dialer companies. And what
	13	happens is, is Connexum gives a rate deck for each
	14	termination point. So if I were to print it out,
11:01AM	15	it would be thousands of pages of rates per route.
	16	The system called an LCR, least-cost routing,
	17	that is built into the technology of almost all
	18	dialer companies allows you to insert a digital
	19	rate deck, so I can put in a rate deck for 50
11:02AM	20	different long-distance companies if I want. And
	21	if you've ever made a phone call, have you ever
	22	noticed that there's a slight delay between when
	23	you hit that last number and when the phone
	24	actually rings, and that's called a PDD. Off the
11:02AM	25	top of my head, I forgot what it stands for, but
		49

	1		it's basically a predial delay. What's happening
	2		during that time is the phone company your
	3		phone company that you're dialing on, if you're
	4		cell phone is doing it or whomever, it's going
11:02AM	5		through the rate decks trying to figure out who's
	6		the cheapest route to send that call through, and
	7		it's not always the same long-distance provider.
	8		So Connexum is one of probably a zillion
	9		resellers of long distance that can be chosen
11:03AM	10		from. And any given dialer company, or any phone
	11		company, is going to have a whole bunch of rate
	12		decks installed in their least-cost routing, so
	13		that the computer can decide which route and which
	14		phone company to send that call through for the
11:03AM	15		least cost. Does that make sense?
	16	Q	I believe I understand what you're saying. So if
	17		I set up an autodialing campaign through the
	18		dialer.TO platform, with your assistance, starting
	19		with your website Autodialer123.com, for each call
11:03AM	20		that I am requesting to be placed, the dialer.TO
	21		system is essentially searching for the cheapest
	22		rate, depending on where that call is originating
	23		and where it's going to?
	24	Α	Correct.
11:04AM	25	Q	So same kind of idea as you've got three gas
			50

	1		stations at an intersection, and you can choose to
	2		buy your gas from whoever is selling it the
	3		cheapest rate?
	4	Α	But you're going to get gas.
11:04AM	5	Q	Right.
	6	Α	Right.
	7	Q	Okay. So as you were giving that explanation, you
	8		made a statement somewhere along the lines of \emph{I} am
	9		a reseller for Connexum. Did you mean you
11:04AM	10		personally, or were you speaking as an example?
	11	Α	No. I personally am a reseller for Connexum. So
	12		if I have a customer that wants long distance I
	13		haven't done it in a while, but if I did, I could
	14		go to Connexum and refer that customer over there
11:04AM	15		and then be paid a small sliver of a percentage
	16		every time they pay their bill.
	17	Q	If you set someone up on the dialer.TO platform,
	18		does your company have any incentive as to through
	19		whom each call is placed?
11:05AM	20	Α	Zero. No. Not at all.
	21	Q	That's all handled by dialer.TO?
	22	Α	That's all handled by them. We have no control
	23		over who gets the long distance. So even if I was
	24		the reseller or the agent on the contract between
11:05AM	25		Connexum and dialer.TO, I would, as a user of
			51

	1		dialer.TO, I would have zero control over who they
	2		sent the calls through, because the LCR chooses
	3		each route based on least cost from probably a
	4		dozen or ten or five or who knows however many
11:05AM	5		long-distance companies.
	6	Q	For your clients, do you have access to data as to
	7		which long-distance company is used to place a
	8		given call?
	9	Α	No. No, no information on that whatsoever.
11:05AM	10	Q	Technologic would have that information?
	11	Α	They would.
	12	Q	So if I set up an account using your system, the
	13		dialer.TO platform, and I want to place
	14		telemarketing calls to thousands of people around
11:06AM	15		the country, where do the phone numbers come from
	16		that are going to be called?
	17	Α	Most of the time they'll come from our customer,
	18		who has already acquired them through either a
	19		data center or they've like most of our
11:06AM	20		political people will get them from their state
	21		parties. We can sell them data. I have access
	22		through MyDataGuys to sell data, which we acquire
	23		through any number of sources, like ListGIANT or
	24		Experian or TransUnion or Equifax. That's the
11:06AM	25		best data you can buy, by the way, is Experian,
			52

	1		Equifax, or TransUnion because they retain almost
	2		all data on everyone, as far as status on male or
	3		female, credit, all kinds of stuff. They have
	4		I mean, the book for Experian to learn how to
11:07AM	5		order data through is that thick (indicating).
	6	Q	So what is MyDataGuys?
	7	Α	So they're a broker of lists. So if somebody
	8		calls and says, Hey, I want to order a list, they
	9		can buy it through MyDataGuys, and MyDataGuys, I
11:07AM	10		work for that, I'm part of that, so I can go and
	11		call Experian and get data from them or any other
	12		list company.
	13	Q	Is MyDataGuys a company that you have some
	14		ownership interest in?
11:07AM	15	Α	Yes. It was. It's gone now.
	16	Q	Okay. So what is the full company name?
	17	Α	It was MyDataGuys, LLC.
	18	Q	And in what state was that formed?
	19	Α	California.
11:08AM	20	Q	And its status has lapsed?
	21	Α	It's lapsed. We let it go.
	22	Q	How long ago did you let it go?
	23	Α	About a year ago.
	24	Q	Any reason for that?
11:08AM	25	Α	Jordan wanted to go off and do his own thing, and
			53

	ĺ	1	
	1		we kind of split ways. So that was the end of
	2		that.
	3	Q	Who is Jordan?
	4	Α	He was the president.
11:08AM	5	Q	Last name?
	6	Α	Salkin, S-a-1-k-i-n.
	7	Q	So a business you formed together?
	8	Α	Yes.
	9	Q	Did MyDataGuys do any setup of telemarketing
11:08AM	10		autodialing accounts?
	11	Α	No. Zero.
	12	Q	They were just selling the data?
	13	Α	Just selling data. They didn't care what they did
	14		with it.
11:08AM	15	Q	So how does that list of phone numbers come to
	16		you, how does it end up in the computer system
	17		that is placing the dialing?
	18	Α	So on our videos, we show you how to load data.
	19		So you would put it in a specific format, maybe a
11:09AM	20		.TXT or .CSV, and single column, area code and
	21		phone number only, and then you can load that
	22		directly into the system.
	23	Q	So basically off of a text document or a
	24		spreadsheet?
11:09AM	25	Α	Yeah.
			54

	1	Q	Back when you were operating as TollFreeZone.com
	2		and you were doing more of the telemarketing
	3		autodialer accounts, at that time, approximately
	4		how many support calls, support questions would
11:10AM	5		you receive per day?
	6	Α	Probably a dozen.
	7	Q	Do you have any idea in say 2015 how many
	8		customers you had that did autodialing and
	9		robocalling?
11:10AM	10	Α	No. No idea.
	11	Q	Do you have any idea in 2016 how many customers
	12		you had that did that?
	13	Α	I wouldn't be able to give you a specific number.
	14		No idea.
11:10AM	15	Q	Did you track that kind of data?
	16	Α	No, not really.
	17	Q	Do you require any upfront payment from those
	18		customers before the calls start getting dialed?
	19	Α	Always, because most of our business is political,
11:11AM	20		and those guys have a rule, if you don't collect
	21		your money before the campaign is over with,
	22		you're not getting paid. So it's our policy to
	23		take that money upfront from everybody.
	24	Q	So if I'm doing telemarketing sales calls, and I
11:11AM	25		want to have you set up an autodialing campaign
			55

	1		for me, how do you determine how much you're
	2		billing me for those services?
	3	Α	So you would give me a ballpark, you would say,
	4		Well, I'm going to do X amount of dials. Then we
11:11AM	5		would estimate how many minutes that would be, and
	6		we would just charge you for that, and if you had
	7		over, then you had over, and if you had under, it
	8		stopped dialing.
	9	Q	So how often do you bill your clients, then, once
11:11AM	10		you have an ongoing account?
	11	Α	Every time they want to dial, they make a payment.
	12	Q	So with each dialing campaign that's set up, you
	13		have to have prepayment
	14	Α	Correct.
11:12AM	15	Q	estimated based on the number of calls that are
	16		going to be placed?
	17	Α	Correct. Yeah.
	18	Q	And it's based on a flat amount per minute?
	19	Α	Yes.
11:12AM	20	Q	Does that amount fluctuate?
	21	Α	Depends on who the customer is and what they're
	22		doing. So our politicians, we charge them per
	23		call regardless of the outcome. And the reason
	24		for that is they can't they have no tolerance
11:12AM	25		for variance. They have to go and get their
			56

	1		funding for the calls.
	2		So if they're going to do a 100,000 calls,
	3		and I'm charging three cents per call, then
	4		they're going to send me \$3,000, and no matter how
11:12AM	5		many minutes we burn to accomplish that, that's
	6		they've already paid for it.
	7	Q	Well, politicians aside, what about people who
	8		are
	9	Α	Our commercial clients?
11:13AM	10	Q	dialing for sales?
	11	Α	So our commercial clients, they will let me know
	12		how many they want to call, and we'll estimate the
	13		minutes. So if you said, I want to call 100,000
	14		people, we're probably going to burn about 30,000
11:13AM	15		minutes. So if that's the case, and you're at a
	16		penny a minute, for round numbers, then you're
	17		going to send me, you know what is that
	18		300 bucks.
	19	Q	So if I'm an individual small business who wants
11:13AM	20		to set up an autodialing campaign to robocall
	21		100,000 people, can I do that without your
	22		assistance
	23	Α	Absolutely.
	24	Q	or someone like you?
11:13AM	25	Α	Yeah. We can do it. You're going to if that's
			57

	1		the case, you will interact with me one time. And
	2		that is when you send me your signup form, then we
	3		will go ahead and set up the account, and I'll
	4		send you your user ID and your login, your
11:14AM	5		password, and then you will be directed to see the
	6		videos. And if you have no more questions after
	7		the video, then there's no reason for you to ever
	8		call me.
	9	Q	Well, what I really meant was, do I have any way
11:14AM	10		to do that on my own without your system?
	11	Α	You do not. You have to sign up. So you have to
	12		have at least that initial contact.
	13	Q	Okay. So I can't go directly to Technologic
	14		myself and bypass someone like you?
11:14AM	15	Α	Sure, you could, if you knew about them.
	16	Q	Doesn't sound like too many people know about
	17		them?
	18	Α	No. But you could. You could call them just like
	19		I did and set yourself up. We try not to let our
11:14AM	20		clients know that, though.
	21	Q	I would think so.
	22		THE WITNESS: Would you guys mind
	23		if we took a bathroom break?
	24		MR. LEVIN: That's fine. I was
11:15AM	25		just thinking the same thing.
			58

	1	We can go off the record.
	2	(A recess is taken)
	3	MR. LEVIN: Back on the record.
	4	BY MR. LEVIN:
11:32AM	5	Q Does your business maintain records of all calls
	6	that are placed through any campaigns that you set
	7	up?
	8	MR. TROST: Can you clarify <i>your</i>
	9	business?
11:32AM	10	Q Does MyAdGuys.com maintain records of phone calls
	11	that are placed through autodialing campaigns that
	12	you set up?
	13	A We don't, but dialer.TO does.
	14	Q Do you have access to those records through
11:33AM	15	dialer.TO?
	16	A Sure. Yeah. How far back, I don't know, because
	17	they maintain them, so I don't know how far back
	18	they keep them.
	19	Q Okay. And has that practice been the same, to
11:33AM	20	your knowledge, since you were operating
	21	TollFreeZone.com?
	22	A Yes.
	23	Q So would you have to ask somebody at dialer.TO to
	24	look up that information for you, or you could do
11:33AM	25	that on your own?
		59

	ı		
	1	Α	If it's available, I should be able to do it on my
	2		own.
	3	Q	So if I received a phone call, telemarketing sales
	4		call, and the person told me, I set up the account
11:33AM	5		that was used to make your call through
	6		Autodialer123.com and Michael Montes, you could
	7		trace down the data related to that particular
	8		call?
	9	Α	I could. Again, assuming that they have stored
11:34AM	10		that data and I still have access to it.
	11	Q	You don't know how long they maintain those
	12		records?
	13	Α	I don't.
	14	Q	Who referred you to Technologic dialer.TO?
11:34AM	15	Α	It was a guy named Scott anyway, he used to
	16		work at Connexum. But it's been years since he
	17		left. So he is not there anymore.
	18	Q	You don't recall his last name, I guess?
	19	Α	Off the top of my head, I I should. I should
11:34AM	20		know this.
	21	Q	Scott Presta
	22	Α	Yeah.
	23	Q	does that sound familiar?
	24	Α	That's it.
11:35AM	25	Q	Was there some question in the last year or so as
			60

	1		to whether Technologic or dialer.TO was going to
	2		be ceasing operations?
	3	Α	Yeah, they haven't done it, yet. They were
	4		supposed to stop. I've been waiting. They
11:35AM	5		haven't stopped, yet.
	6	Q	Do you know, is there a reason why they're talking
	7		about ceasing operations?
	8	Α	Probably in the dwindling of business.
	9	Q	But as we sit here today, are you aware that
11:35AM	10		they're intending to stop doing business as of a
	11		certain date in the future?
	12	Α	They haven't given me a date. But that was one
	13		more reason for us to migrate our business to
	14		ringless calls.
11:36AM	15		(Exhibit No. 5 marked for
	16		identification)
	17	Q	Mr. Montes, you've just been handed what's been
	18		marked as Exhibit 5. Have you ever seen this
	19		document before?
11:36AM	20	Α	I don't think I have, but I'm aware of it.
	21	Q	So this seems to indicate that, on
	22		June 18th, 2012, the state of Missouri obtained a
	23		judgment against TollFreeZone.com, Incorporated in
	24		the amount of \$73,000, plus \$1,325 in fees and
11:37AM	25		costs. Are you aware of the existence of that
			61

	1		judgment?
	2	Α	Yes.
	3	Q	For what was TollFreeZone.com sued by the state of
	4		Missouri?
11:37AM	5	Α	I don't know. I never saw the lawsuit. We never
	6		responded to it.
	7	Q	When did you first become aware of the existence
	8		of the judgment?
	9	Α	It was before this. I don't know. I don't
11:37AM	10		remember.
	11	Q	Before today?
	12	Α	Well, they sent me the they sent me a they
	13		sent me something.
	14	Q	The state of Missouri sent you something?
11:37AM	15	Α	Yeah. Yeah.
	16	Q	And did you contact somebody in response?
	17	Α	Nope.
	18	Q	When you first became aware of it?
	19	Α	I did not.
11:38AM	20	Q	Have you taken any steps to pay this judgment?
	21	Α	I have not.
	22	Q	And was it in 2012 that TollFreeZone.com ceased
	23		operations?
	24	Α	I would assume that we just let it go after that,
11:38AM	25		since the judgment was against the corp.
			62

	i		
	1	Q	Other than the name, what has changed from
	2		TollFreeZone.com to MyAdGuys.com?
	3	Α	We focus a lot more on different advertising
	4		methods.
11:38AM	5	Q	But you still do some of the same work you
	6		offer the same services that you offered when you
	7		were operating this TollFreeZone.com?
	8	Α	Correct.
	9	Q	And I believe you testified that you were the sole
11:39AM	10		owner of both of those companies?
	11	Α	I was.
	12	Q	And one was a California company, and one is a
	13		Florida company?
	14	Α	Correct.
11:39AM	15	Q	Any other differences between the two companies
	16		that you can tell me about?
	17	Α	No.
	18	Q	Do you know when the corporate status of
	19		TollFreeZone.com lapsed?
11:39AM	20	Α	I don't recall.
	21	Q	How long did you continue operating under that
	22		name?
	23	Α	Probably until we changed to MyAdGuys.
	24	Q	So you said MyAdGuys.com was formed, you thought,
11:40AM	25		in either June of 2017 or June of 2018?
			63

	1	Α	Yeah. Whenever, whenever Cunningham got the
	2		judgment in Wisconsin against us. We formed a new
	3		corp that following week.
	4	Q	You're talking about the default judgment that was
11:40AM	5		entered in this case that was subsequently
	6		vacated?
	7	Α	Correct.
	8	Q	So regardless of when the corporate status of
	9		TollFreeZone.com, Incorporated may have lapsed,
11:40AM	10		you continued operating under that name until the
	11		time that you formed MyAdGuys.com?
	12	Α	Correct.
	13		(Exhibit No. 6 marked for
	14		identification)
11:41AM	15	Q	Looking at what you've just been handed that's
	16		marked as Exhibit 6, have you ever seen this press
	17		release before?
	18	Α	I saw something similar to this the last time
	19		Mr. Cunningham and I met in deposition.
11:41AM	20	Q	That was the deposition that was taken in the
	21		Tennessee case?
	22	Α	I believe so.
	23	Q	When was that deposition taken?
	24	Α	I don't recall. Last year sometime.
11:41AM	25	Q	That was the first time that you had seen this?
			64

	1	Α	Yes.
	2	Q	Were you aware prior to that deposition that the
	3		Mississippi Public Service Commission had imposed
	4		penalties against your company totaling \$440,000?
11:41AM	5	Α	I was not.
	6	Q	Since you became aware of that, have you taken any
	7		steps to look into it further and find out more
	8		about how that happened?
	9	Α	No.
11:42AM	10	Q	Other than seeing this press release in two
	11		depositions, do you have any other information
	12		whatsoever regarding this \$440,000 fine?
	13	Α	No.
	14	Q	Has anyone from the state of Mississippi ever
11:42AM	15		contacted you to try to collect this fine?
	16	Α	No.
	17	Q	The second paragraph of the press release says the
	18		company was accused of making unauthorized
	19		telephone solicitations in violation of law. Do
11:42AM	20		you have any more detailed knowledge regarding
	21		those allegations?
	22	Α	I do not.
	23	Q	Do you know anything about Mississippi's no-call
	24		law?
11:43AM	25	Α	I know that we put them on our no-call list.
			65

	1	Q	What do you mean?
	2	Α	So we block that state.
	3	Q	So your system does not allow anyone to place
	4		calls in the state of Mississippi?
11:43AM	5	Α	It does not.
	6	Q	What about Missouri?
	7	Α	Missouri, also.
	8	Q	Any other states that are blocked from your
	9		system?
11:43AM	10	Α	We block yes. Off the top of my head, I don't
	11		know. Let me look.
	12	Q	Are you looking up something on the
	13		Autodialer123.com website?
	14	Α	Yeah. Tennessee, Mississippi, Missouri, and
11:43AM	15		Indiana.
	16	Q	Why Tennessee?
	17	Α	Because Mr. Cunningham lives there.
	18	Q	Why Indiana?
	19	Α	Indiana is very anti-robocalling.
11:44AM	20	Q	So the reason you blocked Missouri and Mississippi
	21		were in relation to the state actions that were
	22		taken against your company?
	23	Α	No. I was made aware that they are very
	24		anti-robocalling.
11:44AM	25	Q	So had you blocked Missouri calls before you found
			66

	1		out the state had a judgment against you?
	2	Α	I don't think so.
	3	Q	Had you blocked Mississippi calls before you found
	4		out about the fine that was levied in Mississippi?
11:44AM	5	Α	Yes.
	6	Q	But you never took any action to find out why you
	7		were fined if those calls were blocked in your
	8		system?
	9	Α	No.
11:44AM	10	Q	And other than Mr. Cunningham, is there any other
	11		reason that you blocked the state of Tennessee?
	12	Α	No.
	13	Q	So if I want to set up an autodialing
	14		telemarketing campaign to target consumers in any
11:45AM	15		of these states, I need to find someone besides
	16		you to help me with that?
	17	Α	Correct.
	18	Q	But you place calls to the other 46 states?
	19	Α	Yes, unless you're political, and then we don't
11:45AM	20		have them on any blockage.
	21	Q	Well, talking about sales calls.
	22	Α	Yeah.
	23	Q	Okay. Are you familiar with the website called
	24		Rosetta, R-o-s-e-t-t-a, calls.com?
11:45AM	25	Α	I am.
			67

	İ		
	1	Q	What is that?
	2	Α	Rosettacalls is a domain that I own that I set up
	3		for a client called Rosetta Stone Communications,
	4		and it links to another platform called Stratics,
11:46AM	5		and Stratics is very, very adept at robopolling.
	6		And these are political polling guys, and all they
	7		do is poll for politics.
	8	Q	When you say Rosetta Stone, I think of the
	9		language training videos and materials.
11:46AM	10	Α	Right.
	11	Q	Same company?
	12	Α	No. No. Rosetta Stone Communications.
	13	Q	So Rosetta Stone Communications is a company that
	14		does political polling?
11:46AM	15	Α	Correct.
	16	Q	Do you have any personal uses for that website in
	17		your training videos or anything like that?
	18	Α	Nope. As a matter of fact, they're the only
	19		client that we have on that platform.
11:47AM	20	Q	So you own that domain name, and you bought it for
	21		a platform that you set up for their use?
	22	Α	For their client. For our client.
	23	Q	Does the IRS have tax liens against you?
	24	Α	They do.
11:47AM	25	Q	Are those against you personally or
			68

	1	Α	They are.
	2	Q	corporations? Approximately how much do you
	3		owe to the IRS?
	4	Α	When it's all said and done, I'll probably be
11:47AM	5		upwards of about \$5,000,000.
	6	Q	Does that relate in any way to business that
	7		you've done since you've been working as MyAdGuys
	8		or TollFreeZone?
	9	Α	No. We're filing for that, but it's years in
11:47AM	10		past.
	11	Q	So how far back does that relate?
	12	Α	To probably '05.
	13	Q	So does that relate to tax returns you filed when
	14		you were working for Sound Media Group?
11:48AM	15	Α	No.
	16	Q	So it does relate to
	17	Α	TollFreeZone.
	18	Q	When you worked as TollFreeZone?
	19	Α	Yeah.
11:48AM	20	Q	Okay. Do you have any state tax liens against
	21		you?
	22	Α	I do.
	23	Q	In what states?
	24	Α	State of California.
11:48AM	25	Q	How much does the state of California claim that
			69

WWW.FTRMADISON.COM

	1		you owe?
	2	Α	I don't remember. It's a lot. But we're working
	3	, , ,	with them currently. We're working with IRS
			, G
	4		currently, too.
11:48AM	5	Q	So if I'm setting up a telemarketing sales
	6		campaign through Autodialer123.com, I've got my
	7		account set up. I've got my phone numbers from
	8		the spreadsheet or the text document all loaded up
	9		in there. Once it's started, is there any further
11:49AM	10		human intervention involved in placing those
	11		calls?
	12	Α	No. Unless you want to stop the campaign. You
	13		can always hit stop.
	14	Q	Are you aware that at one time Jerry Maurer had
11:49AM	15		listed your name and contact information on a
	16		website as someone to call to get a dialing
	17		campaign set up?
	18	Α	Yes.
	19	Q	Do you know if that website still exists?
11:50AM	20	Α	I have no idea. I don't think so. We haven't
	21		gotten a referral from Jerry in a long time.
	22	Q	How long is a long time to you?
	23	Α	Probably a year or two years. He likes our
	24		competitor.
11:50AM	25	Q	Who is the competitor?
			70

	4	۸	Thought though on form of them but our binnest
	1	Α	There's three or four of them, but our biggest
	2		competitor is Dale Finney.
	3	Q	What's the name of Dale's company?
	4	Α	Craig knows. He sued him. I don't know.
11:50AM	5	Q	Does MyDataGuys provide any services for text
	6		messaging campaigns?
	7	Α	No.
	8	Q	What about TollFreeZone.com; did you ever do that
	9		in the past?
11:51AM	10	Α	No. We would refer people to MyBizTexter. But we
	11		were not affiliated. We were not compensated.
	12		They were just the people we would send people to
	13		when they wanted to do texting.
	14	Q	Any specific reason why you've never gotten into
11:51AM	15		the texting business?
	16	Α	Just didn't seem to be a lot of money in it. So
	17		we didn't do it.
	18	Q	Are you familiar with a company called
	19		PodMusicGear.com
11:51AM	20	Α	I am.
	21	Q	Incorporated? And what is PodMusicGear.com?
	22	Α	Well, it was nothing then, and it's nothing now,
	23		but it was set up to sell hats with earbuds in
	24		them, so that you could just have your earbuds
11:52AM	25		above your ears and plug your little iPod into it.
			71

	1	Q	Did you ever actually manufacture or sell that
	2		product?
	3	Α	Never. The guy who I was partners with passed
	4		away, and it just went by the wayside after that.
11:52AM	5	Q	So was any business ever conducted under that
	6		name?
	7	Α	No.
	8	Q	What is Doc, D-o-c, auditor.com?
	9	Α	A domain name.
11:52AM	10	Q	And is that a domain name that you own?
	11	Α	It is.
	12	Q	And what is it used for?
	13	Α	Nothing.
	14	Q	Did you have a specific intention of using it for
11:52AM	15		something?
	16	Α	No, but we were going to sell it.
	17	Q	So you had some specific individual in mind that
	18		you thought might be interested in buying it?
	19	Α	When I bought it, I had a bunch of loan-mod
11:53AM	20		companies calling me, and it was an up-and-coming
	21		business at the time, back in '08, '07, '08. And
	22		with the loan-mod companies, I don't know if
	23		you're familiar with that business, but what they
	24		would do is they would take your loan documents
11:53AM	25		and they would find faults or issues with the loan
			72

1 documents through a forensic audit. And if they 2 found issues, they could take them back to the 3 bank and force them to modify your loan. 4 And so I thought it was a clever name that I 5 could build a, you know, mock website on and try 11:53AM 6 to sell it. But we never sold it, so. 7 What about MobileTrackMe; is that a company name Q 8 you've ever used? 9 It was a domain that we picked for another company 10 that we were going to put together. Never got off 11:54AM 11 the ground. The website -- what we were trying to 12 do was utilize your phone's GPS tracking for 13 trucks that you have out in the field, whether 14 they were service or delivery or for whatever 15 reason, and you could, as an owner, track where 11:54AM 16 all your trucks were. There's a dozen of them out there now that 17 18 you could probably get for free. So there was --19 it was, really, a great idea at the time. 20 had had that. We were way ahead of the curve. 11:54AM 21 But we couldn't get the technology to work. 22 What about the company EmailMyVmail.com? Q 23 Α So that company, we actually got to the point 24 where we were in beta. And then, Apple decided 25 they didn't want to put the app on their 11:55AM 73

	1		Play Store. But EmailMyVmail was a site where
	2		or an app where you could download it to your
	3		phone, and you could it would record every one
	4		of your phone calls, if you programmed it that
11:55AM	5		way.
	6		So if you were talking to your grandma, and
	7		you wanted to record the message or record the
	8		phone call, you could do that. And it didn't
	9		really work too well. The voice quality was not
11:55AM	10		that great. It might even still be in the Google
	11		Play Store. But we never launched it, so we never
	12		marketed it. It never went anywhere.
	13	Q	But that was a corporation that you had set up for
	14		that purpose?
11:55AM	15	Α	For that purpose.
	16	Q	More than just the domain name?
	17	Α	Yeah. So unfortunately another non-starter.
	18	Q	Do you currently maintain ownership interest in
	19		any other companies besides those that we've
11:56AM	20		discussed so far today?
	21	Α	No. That's it.
	22		Oh. Yes. Hacienda Real Estate Services,
	23		Inc.
	24	Q	And what is Hacienda Real Estate Services?
11:56AM	25	Α	It's my real estate company in Florida.
			74

```
1
                  Are you currently selling real estate in Florida?
               Q
          2
              Α
                  I am.
          3
                  When did you start that company?
          4
                  Last year.
              Α
                  Pardon?
          5
               Q
11:56AM
          6
              Α
                  Last year.
          7
               Q
                  2018?
          8
              Α
                  Yep.
          9
                                  MR. LEVIN: Can we go off the
                        record for a moment?
         10
11:57AM
                             (Discussion off the record)
         11
         12
                                (A recess is taken)
         13
                                  MR. LEVIN: Back on the record,
         14
                        please.
              BY MR. LEVIN:
         15
12:04PM
         16
                  Before we get to the video, Mr. Montes, I had
         17
                  forgotten, I noticed that you made a notation, a
         18
                  handwritten notation on one of those exhibits. We
         19
                  need to identify what that is because those are
                  going to go with the transcript, and if you wrote
         20
12:04PM
         21
                  on them --
         22
                  Yep.
              Α
         23
                  That's Exhibit No. 2, I believe?
               Q
         24
                  2.
              Α
         25
                  What did you write on there?
12:04PM
                                           75
```

WWW.FTRMADISON.COM

	1	Α	Change state to Florida from Colorado.
	2	Q	What was the reason that you wrote that?
	3	Α	You corrected my terms of use.
	4	Q	Okay. So is that a note that you were making to
12:05PM	5		yourself?
	6	Α	It was.
	7	Q	Did you write anything on any of other exhibits
	8		that are in front of you there?
	9	Α	I did not.
12:05PM	10	Q	So Exhibit No. 7 I'll represent to you is an email
	11		that I sent to your attorney with links to the
	12		videos that we are going to play. Have you seen
	13		this email before?
	14	Α	No, but I've seen all the videos.
12:05PM	15	Q	Okay. So you didn't watch any of these videos
	16		prior to the deposition today?
	17	Α	No.
	18	Q	You've watched them at some point?
	19	Α	I think I recorded them, so.
12:05PM	20	Q	So let's start, then. There are ten URLs, and
	21		we'll just go in order that they are listed on the
	22		page here. I'll refer to them as first, second,
	23		third, et cetera, rather than reading each URL
	24		into the record. And I have set them up on my
12:06PM	25		browser here in the order that they appear in the
			76

1 email. 2 The first one I'm showing you, again, is the first URL on the list of ten in the email that's 3 been marked as Exhibit No. 7. It's titled How to 4 5 make a call campaign and schedule get the system 12:06PM 6 to dial out your campaign -- that's exactly how 7 the title reads -- totaling 31 minutes and 8 51 seconds. I'm just going to play a little bit 9 from the beginning here, and then I'll stop it, 10 and you can tell me if this is your voice on the 12:07PM 11 video. 12 (Video is played) 13 Q Oh, you know what? We're muted. I'm sorry. 14 Let's try that again. (Video is played) 15 12:07PM 16 Is that your voice on that video? Q Yes, it is. 17 Α 18 Do you recall when you made that video? Q 19 Α I don't. 20 What is RainMakerCalls.com? We haven't talked 12:08PM 21 about that website. 22 So it's just another website that had -- it had 23 the -- what did it have on it? I want to say that 24 had, at the time, I think this had Shoutpoint's 25 platform on it. 12:08PM 77

	i		
	1	Q	What is Shoutpoint?
	2	Α	Shoutpoint was another platform that we used.
	3	Q	So in place of Technologic's platform?
	4	Α	Uh-huh.
12:08PM	5	Q	Yes?
	6	Α	Yes. Sorry.
	7	Q	And when did you stop using Shoutpoint's platform?
	8	Α	I know I've said this before, and off the top of
	9		my head, I don't remember, but I don't
12:09PM	10		remember. I know I know that I have it in the
	11		record, because I quoted it, but right now, I
	12		can't recall.
	13	Q	In the record
	14	Α	From another deposition that Mr. Cunningham
12:09PM	15	Q	From the Tennessee case?
	16	Α	Yeah, yeah.
	17	Q	Why did you switch from Shoutpoint to the
	18		dialer.TO platform?
	19	Α	Dialer.TO was much less expensive. So my costs
12:09PM	20		per minute was much lower. And Jamie cut my, the
	21		owner of Shoutpoint, cut my credit line, and I
	22		didn't have the money to pay them, so we stopped
	23		using it.
	24	Q	Do you have any idea of like a rough time frame of
12:09PM	25		when you made that switch?
			78

```
I don't.
          1
                            Yeah, I don't.
              Α
                  Do you have some records somewhere that you might
          2
          3
                  be able to locate that information and provide it
                  to your attorney, and he could --
          4
                  I do.
          5
              Α
12:10PM
          6
              Q
                  -- pass it on to me?
          7
                  I do. If you give me one minute, I could probably
              Α
          8
                  tell you right now.
          9
              Q
                  Take your time.
                  It looks like it was late 2016, early 2017.
         10
              Α
12:10PM
         11
                  can't give you an exact date.
         12
                  Where is Shoutpoint located?
              Q
                  Irvine, California.
         13
              Α
         14
                  They're still operating?
                  I believe so. Yes.
        15
              Α
12:11PM
         16
              Q
                  Okay. So you believe this is an instructional
        17
                  video related to the Shoutpoint system; is that
         18
                  right?
         19
              Α
                  Correct.
                  And without playing this entire 30-minute video,
        20
12:12PM
         21
                  do you recall generally --
         22
                  Can you raise that up, let me see it a little?
                  Sure. Let me flip this around.
         23
         24
                       Do you recall --
        25
                 You want to let it play a little bit?
12:12PM
                                           79
```

WWW.FTRMADISON.COM

	1	Q	Sure.
	2	Α	Yes. That's Shoutpoint.
	3		(Video is played)
	4	Q	Let's pause it for a moment there at 1:25. What
12:13PM	5		are the audio files that you're talking about
	6		there?
	7	Α	The prerecorded message.
	8	Q	So these are instructions on how to set up an
	9		automated dialing campaign that will play a
12:14PM	10		prerecorded message when somebody answers the
	11		phone?
	12	Α	Correct.
	13	Q	Is this video do you believe a full set of
	14		instructions on how to set up such a campaign
12:14PM	15		under the Shoutpoint system?
	16	Α	I think so.
	17	Q	And you currently use the Technologic or dialer.TO
	18		platform, but does that platform allow you to
	19		place the calls in the same manner as they are
12:14PM	20		through the Shoutpoint platform?
	21	Α	It's an entirely different platform, but
	22		essentially the functions are the same.
	23	Q	So is there any other than the functionality of
	24		it, the design, the way it looks, are there any
12:14PM	25		significant differences in the tasks that you
			80

	1		could accomplish either with a Shoutpoint platform
	2		or the Technologic platform?
	3	Α	The end result is still the same on both.
	4	Q	The person who receives the call wouldn't know any
12:15PM	5		difference, would they?
	6	Α	No, sir.
	7	Q	Did the Shoutpoint platform have functionality to
	8		be set up as a predictive dialer as well?
	9	Α	Yes.
12:15PM	10	Q	And were the lists of phone numbers uploaded in
	11		the same manner, essentially, as they are with the
	12		Technologic platform?
	13	Α	Essentially, but I think I have instructions on
	14		this system showing you how to do that. On
12:16PM	15		Shoutpoint, uploading the list is the same whether
	16		you're using the predictive dialer or the regular
	17		dialer.
	18	Q	Both of these systems are designed to place to
	19		allow someone to place a high volume of telephone
12:16PM	20		calls in a short period of time?
	21	Α	Yes, sir.
	22	Q	Much quicker than it would take a human being to
	23		individually dial each phone number with their
	24		fingers
12:16PM	25	Α	Correct.
			81

	ı		
	1	Q	correct?
	2	Α	Correct.
	3	Q	And that is done through the use of technology
	4		which takes a list and calls large numbers of
12:16PM	5		excuse me a large number of phone numbers in a
	6		very short period of time either randomly or
	7		sequentially through the list?
	8	Α	Correct.
	9	Q	Okay. Let's move on to the second video, the
12:17PM	10		second URL that's listed in the email marked as
	11		Exhibit 7. This one is called How to extract data
	12		from an existing campaign. I'll start to play at
	13		the beginning, and then I'll pause it, and you can
	14		tell me if this sounds like your voice.
12:17PM	15		(Video is played)
	16	Q	Is that your voice?
	17	Α	Yes, sir.
	18	Q	And did you make this video?
	19	Α	I did.
12:17PM	20	Q	And do you recall what exactly you were attempting
	21		to instruct your users in making this video?
	22	Α	I do.
	23	Q	Could you tell me about that, please?
	24	Α	Downloading data from an existing campaign.
12:17PM	25	Q	What sort of data?
			82

1	Α	So your dial list. Our clients own their own dial
2		lists, so we don't, and they have the right to
3		extract them and utilize them for whatever they're
4		going to do outside of our system.
	Q	Aren't those clients providing you with that list
		in the first place to be uploaded into the system?
	A	Yes. They own it. So we don't there are some
	^`	dialer platforms that do not allow you to extract
		your own data once you've uploaded it. And they
		own that list. They have a right to it. So they
11		need the ability to download it. That's why we
12		have the video.
13	Q	Are you saying just a list of numbers or the
14		results of the calls to the list?
15	Α	Actually, both. But for this instance, it's just
16		the list of numbers that they're making calls to.
17	Q	So just a way of pulling back out the data that's
18		been uploaded into there in the first place?
19	Α	Correct.
20	Q	There are a couple of other websites that you can
21		see on the screenshot that you've recorded here?
22	Α	Yes, sir.
23	Q	RinglessCalls.com, what is that website?
24	Α	RinglessCalls.com is our website for ringless
25		calls. So they are non-phone call phone calls.
		83
	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	2 3 4 4 5 Q 6 A 8 9 10 11 12 13 Q 14 15 A 16 17 Q 18 19 A 20 Q 21 22 A 23 Q 24 A

	1		What we do is we take a prerecorded message, and
	2		we will send it to your cell phone via the IP
	3		address. It's a server-to-server data drop. And
	4		then we drop it into the cell phone's back end,
12:19PM	5		and that's how it works.
	6	Q	And then, there's another link below that,
	7		ZenTexter.com. What is that?
	8	Α	It's just a URL that we have that we push people
	9		over to BizTexter.
12:19PM	10	Q	So this is a way of offering other services or
	11		referrals people could be looking for?
	12	Α	Correct.
	13	Q	Below that there is a phone number, (800)306-6383?
	14	Α	Correct.
12:19PM	15	Q	Where does that number lead to?
	16	Α	My cell phone.
	17	Q	So that's a number for people to call for support
	18		or questions?
	19	Α	Yes, sir.
12:19PM	20	Q	And when you made this video, were you using the
	21		Shoutpoint system or the Technologic system?
	22	Α	You have to continue for me to see, because I have
	23		several videos for different platforms.
	24	Q	Okay. I'll start it up again.
	25		(Video is played)
			84

	1	Α	So this is the dialer.TO.
	2		Oh. Let's see.
	3		(Video is played)
	4	Α	Yeah, dialer.TO.
12:20PM	5	Q	When you showed the login on the video, that was
	6		you doing the typing?
	7	Α	It was.
	8	Q	You typed in Skip Montes, Jr. Is that another
	9		name you go by?
12:20PM	10	Α	It's my demo site. Yeah, I needed something so
	11		that I didn't show a client's login.
	12	Q	Well, I guess I'm just asking, is Skip like a
	13		nickname that you sometimes go by, or is that
	14		somebody else?
12:21PM	15	Α	No. That's me.
	16	Q	So you are actually Michael Montes, Jr.?
	17	Α	I am.
	18	Q	Anything else in particular about this video we
	19		haven't discussed, as far as what's shown on the
12:21PM	20		rest of it?
	21	Α	No. You can learn how to download your data, if
	22		you want to continue.
	23	Q	Let's move on to the third video that is third
	24		URL that's listed on the email marked as
12:21PM	25		Exhibit No. 7. This one is called How to adjust
			85

	1		for time zones. Let me play a little bit, and
	2		then we'll confirm that this is your voice.
	3		(Video is played)
	4	Q	Is that your voice?
12:21PM	5	Α	Yes, sir.
	6	Q	And did you also make this video?
	7	A	I did.
	8	Q	And this appears to be reflecting the dialer.TO
	9	Q	system?
40.000		٨	
12:22PM	10	A	Yes, sir.
	11	Q	And what exactly were you attempting to instruct
	12		people in making this video?
	13	Α	So customers don't want to call somebody, let's
	14		say that no matter who they are, politician or
12:22PM	15		sales, they don't want to call somebody at
	16		7:00 P.M. Eastern while it's 4:00 P.M. Pacific,
	17		but they want to do 7:00 P.M. Pacific. So our
	18		system allows to adjust for time zone priority,
	19		which means that I can make sure that any calls
12:22PM	20		that are made would go out at 7:00 P.M. in each
	21		time zone.
	22		So it's a four-hour campaign, minimum,
	23		because it has to start in the east at 7:00, and
	24		then it goes to Central, and then Mountain, and
12:22PM	25		then Pacific, when it becomes 7:00 P.M. in each of
			86

	1		those time zones. Whereas, if you didn't do that,
	2		you started it at 7:00 Eastern, that means it's
	3		dialing at the same time at 4:00 Pacific, 5:00
	4		Mountain, 6:00 Central.
12:23PM	5	Q	Do you believe there's anything else that's
	6		reflected in this video?
	7	Α	No. That's it.
	8	Q	And each of these three videos we've looked at so
	9		far, are they available on the Autodialer123.com
12:23PM	10		website as you mentioned earlier?
	11	Α	Yes.
	12	Q	Okay. Then moving on to the fourth URL that's
	13		listed in the email that was marked as
	14		Exhibit No. 7, this is a video entitled <i>How to</i>
12:23PM	15		load data in the data library. Again, I'll play
	16		the first few seconds of it to confirm that it is
	17		your voice.
	18		(Video is played)
	19	Q	Is that your voice that we were listening to?
12:24PM	20	Α	Yes, sir.
	21	Q	And did you make this video as well?
	22	Α	I did.
	23	Q	And this is also on the dialer.TO system?
	24	Α	Correct.
12:24PM	25	Q	So that Dialerleads.com URL just directs you to
			87_

	1		the point where you log into their system?
	2	Α	Correct.
	3	Q	And if you recall this is a
	4		six-minute-and-twenty-second video what are you
12:24PM	5		instructing the users how to do in this video?
	6	Α	I believe it's how to install your lead list.
	7	Q	The list of phone numbers to be dialed?
	8	Α	Correct.
	9	Q	You said you believed. Should we maybe play a
12:25PM	10		little further so you can confirm that's what it
	11		is?
	12	Α	Sure.
	13		(Video is played)
	14	Α	What was the title of this video?
12:25PM	15	Q	It's right here, How to load data in the data
	16		library.
	17	Α	Yeah, that's it. We don't need to listen to it
	18		anymore.
	19	Q	So this video, if we played it out, would instruct
12:25PM	20		me, if I am setting up an autodialer telemarketing
	21		sales campaign, and I've got a spreadsheet with
	22		100,000 phone numbers, how to upload all those
	23		numbers in the system to then be dialed?
	24	Α	Correct.
12:25PM	25	Q	I'm going to move this ahead to the time stamp
			88

	1		1:25 and start it up again briefly and then ask
	2		you a few more questions.
	3		(Video is played)
	4	Q	I'm sorry, I think I went too far. Let's back it
12:26PM	5		up a little. I'm restarting it from 1:11.
	6		(Video is played)
	7	Q	So forgetting the instructional language that you
	8		were recording there, we're looking at here some
	9		boxes that can be checked. One says Global DNC
12:27PM	10		check, and one says Customer DNC?
	11	Α	Correct.
	12	Q	Can you tell me what the relevance of those is?
	13	Α	Yeah. One is the global is the federal
	14		do-not-call list. And most of our customers,
12:27PM	15		because they're political, we tell them don't use
	16		that. In fact, I originally recorded this video
	17		for my client Rosetta Stone. I said, Don't check
	18		DNC because you'll lose all of your people.
	19		So with this, you have the ability to either
12:27PM	20		scrub your list against the federal do-not-call
	21		list and/or the militant list or the customer
	22		list. So if the customer has a campaign that
	23		they've run regularly, and let's say they're
	24		commercial, and in their message it says, Press 9
12:28PM	25		to be removed from our list, they can press 9, and
			89

	1		that customer will be permanently scrubbed from
	2		that particular customer's list.
	3		If they they have no choice but to scrub
	4		against the militant list when they load their
12:28PM	5		data. And the militant list is a list we've
	6		compiled over the years of people who are
	7		screamers, just absolutely you don't want to
	8		contact these people.
	9	Q	When you use the word screamers, what do you mean
12:28PM	10		by that?
	11	Α	People who threaten lawsuits or actually file
	12		lawsuits.
	13	Q	And where do you obtain the information that this
	14		phone number is one that you should add to that
12:28PM	15		list?
	16	Α	So customers will send us lists and say, Please
	17		remove these people. And so we don't remove them,
	18		when they do that, we don't remove them from just
	19		one list. We put them in the militant DNC.
12:29PM	20	Q	So the militant list that you're talking about is
	21		a list that you maintain for your customers who
	22		are using the dialer.TO platform?
	23	Α	Correct.
	24	Q	It's not maintained by Technologic?
12:29PM	25	Α	It is maintained by Technologic. We just add the
			90

	1		numbers to their list.
	2	Q	The list is compiled by you?
	3	Α	Correct.
	4	Q	Okay. And you were saying the system is set up
12:29PM	5		that if one of your customers calls me, I'm always
	6		going to be offered the option to press 9 to not
	7		receive further calls in the future?
	8	Α	Assuming that's in their message. Some customers
	9		may or may not do it. We don't know because we
12:29PM	10		don't audit their audio files. But we tell
	11		everybody to make sure that you have an opt out.
	12	Q	Well, whether they're telling me to do it or not,
	13		the system is set up that if I press 9, it's going
	14		to add me onto that specific customer's
12:29PM	15		do-not-call list?
	16	Α	Correct. Right. And so that's the customer DNC.
	17		So as a customer, you would have your own bucket
	18		of do-not-call lists that you've generated.
	19	Q	Right. So you really have three do-not-call lists
12:30PM	20		available. There's the federal one maintained by
	21		the government, there is your militant list that
	22		you maintain, and then each customer would have
	23		their own list of people that press 9?
	24	Α	Correct.
12:30PM	25	Q	And how do you obtain access to the federal
			91

	1		do-not-call list?
	2	Α	Dialer.TO puts it in there from one of their other
	3		customers. But we don't have access to it.
	4	Q	Okay. Other than instructing customers how to
12:30PM	5		upload their phone number lists into the system,
	6		is there anything else that you're instructing
	7		them in this video that you recall?
	8	Α	No. That's it. That's it. Just load your list.
	9	Q	All right. Then, moving on to the fifth video,
12:31PM	10		the fifth one on the list that is in the email
	11		marked as Exhibit 7. This one is entitled <i>How to</i>
	12		extract report data to migrate. Again, I'm going
	13		to press play, and we'll verify this is your
	14		voice.
12:31PM	15		(Video is played)
	16	Q	So again, is that your voice that we're hearing?
	17	Α	It is.
	18	Q	And did you record this video yourself?
	19	Α	I did.
12:31PM	20	Q	Backing up just a little bit here, when you were
	21		at the login screen, it is a separate login for
	22		RainMakerCalls.com and Dialerleads.com?
	23	Α	Correct.
	24	Q	So the RainMakerCalls.com was the one that was
12:32PM	25		associated with Shoutpoint, right?
			92

	1	Α	It is.
	2	Q	So was this a time when you were using both
	3		systems?
	4	Α	It was.
12:32PM	5	Q	So any of these videos that are showing the
	6		dialer.TO system would have been recorded probably
	7		in late 2016 or after?
	8	Α	Probably.
	9	Q	Which is when you said you switched from
12:32PM	10		Shoutpoint to dialer.TO?
	11	Α	Probably. Yeah. We might have been using them
	12		earlier, but I might not have done the videos.
	13	Q	Do you recall if there was a reason why you were
	14		using both? I mean, would you direct certain
12:33PM	15		clients to one system over the other for any
	16		reason?
	17	Α	I had to learn dialer.TO, and I didn't have
	18		anybody to help me. So it took a while. I mean,
	19		I got it, but it took me a while to learn the
12:33PM	20		system.
	21	Q	Okay. So do you recall I can play some more if
	22		we need to, but do you recall what it is that
	23		you're instructing your clients how to do in this
	24		video?
12:33PM	25	Α	What was the title of this?
			93

	1	Q	How to extract report data to migrate.
	2	Α	Correct. So if they wanted to go in and extract
	3		just the answering machine phone numbers, the
	4		phone numbers that bounced off an answering
12:33PM	5		machine, they could go in and extract that data.
	6		If they wanted to get all the busies or no
	7		answers, they could extract that data. Or if they
	8		wanted the whole list, they could extract that.
	9	Q	So it's basically how they can compile reports,
12:34PM	10		download reports of the results of the dialing
	11		campaigns that they're conducting?
	12	Α	Correct.
	13	Q	And it can tell us how many had a live answer, how
	14		many had an answering machine, how many had no
12:34PM	15		answer, any other types of data that they can
	16		customers can download?
	17	Α	Correct.
	18	Q	What are the other types of data that customers
	19		can download?
12:34PM	20	Α	So you can download an entire report, that will
	21		give you every single phone number and its result.
	22		You could download busies, no answers, bad
	23		numbers, answering machines, live people, people
	24		who hung up before a certain period of time,
12:34PM	25		people who hung up after a certain period of time.
			94

	1		It's segmented, so there's a list of people that
	2		you can download.
	3	Q	So essentially the results of each call based on
	4		different criteria, depending on what you want to
12:35PM	5		know?
	6	Α	Correct.
	7	Q	Anything else that you're instructing in this
	8		video that you're aware of?
	9	Α	No. That's it. It's pretty short.
12:35PM	10	Q	Okay. I'm moving on to the next one, which is the
	11		sixth URL list contained in Exhibit 7. This one
	12		is two minutes and ten seconds, entitled $\emph{How did } \emph{I}$
	13		lose data. So let's start at the beginning of
	14		that again and verify that this is your voice.
12:35PM	15		(Video is played)
	16	Q	Is that your voice we're listening to?
	17	Α	Yes, sir.
	18	Q	And did you record this video as well?
	19	Α	I did.
12:35PM	20	Q	And do you recall what it is that you're
	21		instructing your customers in this video?
	22	Α	Just answering the question What happened to my
	23		data.
	24	Q	So more specifically, what sort of data are people
12:36PM	25		looking to recover?
			95

	1	Α	So they upload data, and then it's missing, and
	2		what happened is, is they might have put it in a
	3		campaign, and then they deleted it, and they're
	4		wondering what happened to it. Where it was a
12:36PM	5		problem with a lot of customers calling, going,
	6		Hey, I loaded this database, and then I wanted
	7		to I didn't want to load the whole thing, so I
	8		deleted it, and isn't it supposed to go back into
	9		the data library. But the answer is no. Once you
12:36PM	10		delete it, it's gone. You have to reload it. And
	11		so I explain that in here that stop deleting your
	12		lists because they don't come back.
	13	Q	Did you commonly make these videos when you would
	14		get a number of questions about the same topics?
12:36PM	15	Α	Yeah, that's kind of how they all developed. Over
	16		time, I would get a number of phone calls on a
	17		specific subject, and then I'm like, Oh, boy, I
	18		better record a message, so I don't have to keep
	19		taking phone calls.
12:37PM	20	Q	Okay. Moving on, then, to the seventh video, the
	21		seventh URL in the list that is contained in
	22		Exhibit No. 7. This is a video entitled <i>How to do</i>
	23		a test call. So again, we'll start that up and
	24		confirm this is you.
12:37PM	25		(Video is played)
			96

	1	Q	Is that your voice?
	2	Α	Yes.
	3	Q	And did you record this video as well?
	4	Α	I did.
12:37PM	5	Q	And what were you attempting to instruct people
	6		how to do in this video?
	7	Α	Prior to their launching a call, they have to do a
	8		test call to verify that the audio file that is in
	9		the campaign is actually the audio file they want
12:37PM	10		to launch. We were going through a period of
	11		people who were adding the wrong audio file to
	12		their campaign, and then the candidates were mad,
	13		because they were calling back going, No, no, no,
	14		I recorded two, and that was the wrong one, or
12:38PM	15		this or that. And so we put a stopgap in. I
	16		said, You guys need to do a you need to do a
	17		pre-call. You need to hear your message before
	18		you launch it and approve it.
	19	Q	So this allows you to just put in one single phone
12:38PM	20		number, like put in your own cell phone to have a
	21		test call made to make sure it sounds the way that
	22		you want it to sound before you're broadcasting it
	23		out to all the other numbers?
	24	Α	Correct. Yeah, we went through a flurry of
12:38PM	25		candidates, because they would be one word off,
			97

	1		and then they would go ahead and record another
	2		message, and the political consultant would put
	3		the wrong one in.
	4	Q	Backing up to the beginning of the video here, you
12:39PM	5		were showing the Autodialer123.com home page, and
	6		there's another URL link towards the bottom here,
	7		Emailmylist.com. What is that?
	8	Α	It was a referral to a I think it was AWeber.
	9		So AWeber is an email service that if these
12:39PM	10		clients wanted to do emails, we didn't do them, so
	11		we got that question on a regular basis, so we
	12		decided just to send them out to somebody else.
	13	Q	Send mass emails to?
	14	Α	Correct.
12:39PM	15	Q	Same email to a large number of email addresses at
	16		the same time?
	17	Α	Yeah. We don't do it, but I have an affiliated
	18		agreement with AWeber. So if somebody wants to go
	19		there and do that, they'll pay me a referral fee,
12:39PM	20		but we didn't actually ever do any bulk email.
	21	Q	Do you get referral fees by BizTexter?
	22	Α	No. No. I don't know why they don't want to do
	23		it, but.
	24	Q	Anything else that you're instructing users how to
12:40PM	25		do in this video?
			98

	1	Α	No, sir.
	2	Q	Throughout your deposition today, you refer
	3		repeatedly to the political candidate customers,
	4		and I understand that's a decent portion of your
12:40PM	5		business. Can you give me an estimate, as we sit
	6		here today, for the autodialing telemarketing
	7		campaigns that you do, what percentage of them are
	8		done for political candidates and what percentage
	9		are done for sales purposes?
12:40PM	10	Α	Well, the political season is over. We do have a
	11		couple of political candidates that are still
	12		doing something with robocalls. So very little.
	13		And we are actually very little on doing robocalls
	14		right now because we're trying to keep people away
12:40PM	15		from that. So most of our stuff on ringless is
	16		commercial, probably 95 percent of it.
	17	Q	Let's go back a few years when you were operating
	18		TollFreeZone in 2015. Can you give me an estimate
	19		as to the autodialing campaigns that you helped
12:41PM	20		set up for your customers, what percentage were
	21		political candidates as opposed to telemarketing
	22		sales?
	23	Α	Every year the bulk of our revenue comes from
	24		political, and we have we do have a handful of
12:41PM	25		commercial people. And back then, we probably
			99

	1		were doing a little bit more. We were probably
	2		doing about 30 percent commercial.
	3	Q	What about 2016; what percentage would you say was
	4		commercial?
12:41PM	5	Α	I'd have to say that it was probably about the
	6		same.
	7	Q	2017?
	8	Α	It dropped off significantly, and we did a lot
	9		of a lot more political, a lot less autodials.
12:41PM	10	Q	Is there a reason why it dropped off?
	11	Α	Again, we started migrating people over to
	12		ringless calls.
	13	Q	So it was a conscious choice in
	14	Α	Yes.
12:42PM	15	Q	the direction of your business?
	16	Α	Yes.
	17	Q	Okay. Let's move on, then, the eighth video, the
	18		eighth URL from the list that's contained in
	19		Exhibit No. 7. This one is called <i>How to start</i>
12:42PM	20		and stop a campaign. I'll play the first few
	21		seconds of that again.
	22		(Video is played)
	23	Q	Is that your voice?
	24	Α	It is.
12:42PM	25	Q	And did you create this video as well?
			100

	1	Α	Yes, sir.
	2	Q	And what are you instructing your customers how to
	3		do with this video?
	4	Α	To start and stop a campaign.
12:42PM	5	Q	Meaning what specifically?
	6	Α	So in this video, I believe I go through the
	7		entire process of, from beginning to end, of
	8		starting a campaign. So from choosing your
	9		database, choosing your Wave file or your audio
12:43PM	10		file, and setting the time parameters, and then
	11		launching the campaign.
	12	Q	Okay. Then, moving to the ninth video, the ninth
	13		URL from the list contained in Exhibit No. 7.
	14		This one is called <i>How to order calls</i> . Again,
12:43PM	15		I'll play the beginning, so you can confirm this
	16		is your voice.
	17		(Video is played)
	18	Q	Is that your voice?
	19	Α	It is.
12:43PM	20	Q	And did you create this video?
	21	Α	I did.
	22	Q	And what were you attempting to instruct your
	23		customers in creating this video?
	24	Α	We have a bunch of political people that are not
12:44PM	25		techies, so they can go to our order form and
			101

	1		actually order calls. So we will provide we
	2		will do all the legwork. If they send us their
	3		data, their message, their caller ID, we'll set up
	4		the campaign for them.
12:44PM	5	Q	Do you charge them like a flat fee to do that?
	6	Α	No. We don't charge any more.
	7	Q	So you're doing all the setup yourself that they
	8		could do on their own
	9	Α	Correct.
12:44PM	10	Q	so they don't have to fiddle with it?
	11	Α	Right.
	12	Q	Do you have to lot of clients that take advantage
	13		of that service?
	14	Α	Not so much. I mean, I've got a guy in
12:44PM	15		Pennsylvania that I you know, he does all the
	16		Republican calls there. He absolutely has to have
	17		me do it for him. He can't he can barely email
	18		me.
	19	Q	Okay. Then, moving on to the last video, the
12:45PM	20		tenth and final URL that's contained in the list
	21		that's marked as Exhibit No. 7. Now, this one is
	22		a little bit different and quite a bit longer. We
	23		don't have to hear the whole thing, but I do want
	24		to ask you some questions about it.
12:45PM	25	Α	Sure.
			102

	1	Q	First of all, just based on the name,
	2		Elite Marketing Alliance/Millionaire Marketing
	3		Machine Autodialer123 training, do you have any
	4		recollection of why this video was created?
12:45PM	5	Α	Go ahead and play it, and I'll tell you.
	6	Q	Okay. This is not your voice at the beginning, I
	7		don't believe.
	8		(Video is played)
	9	Α	I got it.
12:45PM	10	Q	Do you know whose voice that is?
	11	Α	That is Dana Ehrlich.
	12	Q	And does that tell you what this video is?
	13	Α	Yeah. I think we were doing a training video to
	14		her people how to provision a call.
12:46PM	15	Q	When you say how to provision a call, what do you
	16		mean by that?
	17	Α	How to get it running on her system, doing a
	18		training on that.
	19	Q	Not a single call, but a campaign?
12:46PM	20	Α	A campaign, yeah.
	21	Q	Okay. And Elite Marketing Alliance/Millionaire
	22		Marketing Machine, those are telemarketing sales
	23		calls, correct?
	24	Α	Correct.
12:46PM	25	Q	These are not political clients?
			103

```
1
                  Not at all.
              Α
                  And do you know what sort of products they are
          2
          3
                  selling?
          4
                  I don't. I don't recall. If I did know, I don't
              Α
          5
                  recall.
12:46PM
                  Are you currently doing business with any
          6
              Q
          7
                  customers affiliated with Elite Marketing Alliance
          8
                  or Millionaire Marketing Machine?
          9
              Α
                  No.
                  Is there a reason? Did you choose to stop or --
         10
              Q
12:46PM
         11
                  No. They just never really materialized.
              Α
         12
                  we did a few of them, but I was -- I remember
         13
                  being very disappointed that I took the time to do
         14
                  this with these people and very little came out of
        15
                  it.
12:47PM
         16
                  Do you know when this video was created --
              Q
                  I don't remember.
         17
              Α
         18
                  -- or when the call took place, the training
              Q
         19
                  session took place?
                            I don't.
        20
                  I don't.
12:47PM
                  I'm going to move this ahead to, we'll start it
         21
         22
                  at -- okay. I'm starting it up at 8:38.
                                  (Video is played)
         23
         24
                  Is that your voice?
        25
                  Yes, sir.
12:48PM
                                          104
```

	1	Q	0kay.
	2	Q.	(Video is played)
			` , ,
	3	Q	When you said you're always available to them,
	4		what did you mean by that?
12:48PM	5	Α	Customer service. So if they are ordering calls
	6		and going through the motions and putting things
	7		in, and they get to a spot where they just get
	8		lost, they can call me, and I can help out.
	9	Q	And you're always willing to do that for any of
12:49PM	10		your customers
	11	Α	Any customer.
	12	Q	having difficulty with the system?
	13	Α	Yeah.
	14	Q	I'm going to move this ahead to 10 minutes and
12:49PM	15		26 seconds. We'll start it there.
	16		(Video is played)
	17	Q	First of all, I stopped there at 11:19. What is
	18		the 800Link Press 1 number?
	19	Α	So what these guys were doing is they were pushing
12:50PM	20		a phone call to another prerecorded message. So
	21		they would call out, and if somebody pressed 1,
	22		our system would then transfer that call, that
	23		live person to 800Link's phone number. So
	24		whatever 800Link number they had, to whatever
12:50PM	25		back-end message they were playing, which we have
			105

	1	r	no idea because that's we ended at the phone
	2	r	number.
	3		So once we transfer it to 800Link, they're
	4	6	either listening to a message or they're
12:51PM	5	1	they're just listening to a message, I guess. So
	6	+	that's how that would work.
	7	Q S	So for these Elite Marketing Alliance, Millionaire
	8	1	Marketing Machine customers, you could not they
	9	C	could not start a dialing campaign until they
12:51PM	10	ŗ	provided you with that information?
	11	Α \	Yeah, because what I would do is, once they would
	12	5	send me that information, I would call them and do
	13	á	an audio a video tour, and I would show them
	14	ł	now they're going to upload their data. It made
12:51PM	15	r	more sense when it was their stuff in their
	16	á	account. So I would take the time to show them
	17	ŀ	now to do that. But I wanted that stuff in my
	18	F	possession so that I could go through the tutorial
	19	C	online with a Zoom Video or whatever, GoToMeeting.
12:51PM	20	Q S	So you said you did the initial setup for them
	21	k	pefore they could begin doing their dialing
	22	C	campaigns?
	23	A F	Right. Yeah. Even though I did a video, they
	24	5	still needed hand-holding.
12:52PM	25	Q [Do you recall for how many people affiliated with
			106

	ĺ		
	1		Elite Marketing Alliance or Millionaire Marketing
	2		Machine you set up accounts?
	3	Α	I don't recall the exact number, but it wasn't
	4		very many.
12:52PM	5	Q	More than ten?
	6	Α	Probably less than five. Again, I felt very
	7		disappointed that we went through this motion, and
	8		nothing really came of it.
	9	Q	All right. I'm going to move this ahead to
12:52PM	10	Α	This was, by the way, the system that I was
	11		screening them on, this was a long time ago,
	12		because that was Jamie's platform.
	13	Q	Who is Jamie?
	14	Α	What the hell is the name of it? I told you
12:53PM	15		earlier. It's Shoutpoint.
	16	Q	So this was through the Shoutpoint platform?
	17	Α	Correct.
	18	Q	So again, probably sometime before late 2016 when
	19		you switched to Technologic?
12:53PM	20	Α	Probably 2015, maybe.
	21	Q	Okay. So I moved the video ahead to one hour,
	22		three minutes and 25 seconds. I'll start play
	23		from there.
	24		(Video is played)
12:55PM	25	Q	You're talking about here ordering and
			107

WWW.FTRMADISON.COM

1 provisioning calls? 2 Α Uh-huh. 3 What do you mean by ordering calls? 4 So what I mean is, again, we wanted them to send Α us all of their information the first time, their 5 12:55PM 6 leads, their message, their caller ID, their 7 800Link number, whatever, so we could call them 8 back and do a GoToMeeting or whatever and show 9 them how to upload all this stuff. 10 And it's very important that we did the, you 12:55PM 11 know, the hands-on training because this stuff, 12 they just didn't get. So it took a while. 13 took a lot of phone calls. 14 So you were also saying that the information doesn't always come to you. There's other people 15 12:56PM 16 that work here, I think you said. Who were you 17 referring to? 18 Oh, I always say that, even though it's just me. 19 I don't want people to think that I'm a one-man 12:56PM 20 banana stand. 21 Q Okay. But there was nobody else at that time, 22 you're saying? There was nobody else. It's just me. 23 Α 24 Q So overall, this was intended to be a 25 comprehensive training video for Elite Marketing 12:56PM 108

	1	Alliance/Millionaire Marketing Machine people as					
	2		to how to set up calling campaigns through your				
	3		system?				
	4 A Correct.		Correct.				
12:56PM	5	Q	And do you know, the campaigns that they were				
	6		using were, were they autodialed campaigns?				
	7	Α	They were.				
	8	Q	And were they calling high volumes of numbers in a				
	9		very short period of time				
12:56PM	10	Α	Yes.				
	11	Q	from lists that they provided?				
	12	Α	Correct.				
	13	Q	And those numbers from called in some random				
	14		order?				
12:57PM	15	Α	However we put them in the system, generally they				
	16	went out the same day. So if you put them in					
	17	1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, blah,					
	18	blah, if we loaded it that way, that's how					
	19		out. We didn't have a randomizer on it.				
12:57PM	20	Q	So it could be randomized, or it could be just				
	21		done in the order				
	22	Α	It's default to send out in the order you send it				
	23		with this system, or you could click randomize.				
	24	Q	And you're saying the calls that they were				
12:57PM	25		placing, if I answered one of those calls, I was				
		109					

	1	hearing an automated message?				
	2	A Correct.				
	3	Q And it would direct me to press 1 if I wanted more				
	4	information or something? And from there, it				
12:57PM	5	transfers the call out somewhere else away from				
	6	A Correct.				
	7	Q You don't have any knowledge of what happens after				
	8	that?				
	9	A No.				
12:57PM	10	Q Have you ever been affiliated or worked with				
	11	somebody located in Oregon? Did you ever have				
	12	somebody who worked for you there?				
	13	A I don't know. Who?				
	14	MR. LEVIN: I think I'm almost				
12:58PM	15	done. If I can take a break and go into the				
	16	other room with Craig, and then we'll come				
	17	back and finish up.				
	18	(A recess is taken)				
	19	BY MR. LEVIN:				
01:17PM	20	Q Mr. Montes, do you recall whether in 2015 and 2016				
	21	you were running any call campaigns for				
	22	Brian Kaplan or Jerry Maurer?				
	23	A I don't. I don't. I don't think so. But I don't				
	24	remember.				
01:17PM	25	Q So you have worked with them in the past, but you				
	110					

```
1
                  don't recall --
          2
              Α
                  No.
          3
                  -- any kind of time frame as to when that was?
          4
              Α
                  I don't.
          5
                  Is it possible that it was in 2015 and 2016?
              Q
01:18PM
          6
              Α
                  It is possible. I couldn't tell you off the top
          7
                  of my head.
          8
              Q
                  Do you recall a time frame that -- strike that.
         9
                  In 2015 and/or 2016, were you running call
                  campaigns for Dana Ehrlich or any of her people?
         10
01:18PM
                  I would -- the only thing I could do is guess, and
         11
         12
                  if you want a guess, I'll give it to you, but I
                  don't know -- I couldn't tell you exactly. Did I?
         13
         14
                        I did run calls for Dana Ehrlich's team, but
                  I don't remember when.
         15
01:18PM
         16
              Q
                  And that's the Elite Marketing
         17
                  Alliance/Millionaire Marketing Machine, the video,
         18
                  instructional video we were watching?
         19
              Α
                  Yeah, whatever the video said, yeah.
        20
              Q
                  So again, you know that you did run call campaigns
01:19PM
         21
                  for them, but you don't know when?
                  I don't remember.
         22
              Α
                  Do you know if you ran any call campaigns for
         23
              Q
         24
                  people selling the 8 Figure Dream Lifestyle
        25
                  program in 2015 or 2016?
01:19PM
                                          111
```

	1	A I know I ran them for well, I know they were on				
	2		our system, but I don't remember what time frame.			
	3	Q	And do you know whether you ran call campaigns for			
	4		people selling the Enagic/Water System in 2015 or			
01:19PM	5		2016?			
	6	Α	I don't recall, but I know we ran them. They were			
	7		on our system.			
	8	Q	Is somebody by the name of Terry Collins			
	9		affiliated with any of those businesses?			
01:20PM	10	Α	Unless he works for them directly, no.			
	11	Q	Does that name ring a bell to you?			
	12	Α	Yeah, I know Terry.			
	13	Q	How do you know Terry Collins?			
	14	Α	He used to sell data to several of the guys. So			
01:20PM	15		he was a data provider.			
	16	Providing lists of phone numbers, for example?				
	17 A Correct. Yeah. Yeah, he brokered lists for a					
	18 couple years.					
	19	Q	Do you ever monitor your clients or customers to			
01:20PM	20		determine whether they are placing calls in			
	21		compliance with the Telephone Consumer Protection			
	22		Act?			
	23	Α	No.			
	24	Q	Do you ever monitor your customers or clients to			
01:20PM	25		determine whether they are placing calls in			
		112				

	1	compliance with the do-not-call list restrictions?					
	2	Α	No.				
	3	Q	Have you ever done that sort of monitoring in the				
	4		past?				
01:21PM	5	Α	No.				
	6	Q	Why not?				
	7	Α	They're the person sending the call out. It's				
	8		their responsibility to know those laws. It's				
	9		their responsibility to adhere to any				
01:21PM	10		requirements. We're just the platform. So				
	11		whatever they do, it's on them.				
	12	Q	lave you ever ceased doing business with a client				
	13		because you thought that they were misusing your				
	14		platform in some way?				
01:21PM	15	Α	Sure. Sure. I know we've done it. I don't know				
	16		who, but.				
	17	Q	Can you give me an example of under what sort of				
	18		circumstances that has happened?				
	19	Α	Well, we had a political client that wanted to run				
01:21PM	20		a call from a person running against them in a				
	21		race at 1:00 in the morning, saying that they were				
	22		their competitor. It's a dirty world of politics.				
	23		Our system doesn't allow that. The reason I found				
	24		out, our system only allows you to go from 9:00 to				
01:22PM	25		9:00, 9:00 A.M. to 9:00 P.M. You can't call				
			113				

	1		outside of that in any time zone. The system		
	2		won't allow it.		
	3		And the reason I found out that these guys		
	4		wanted to do that is because they called me and		
01:22PM	5		said, Hey, your system won't let me do this.		
	6		Well, what are you trying to do? And they told		
	7		me. And so we said, Uh-uh. We're not you go		
	8		find somebody else for that.		
	9	Q	Have you ever ceased doing business with a sales		
01:22PM	10		client, a non-political client because you felt		
	11		that they were misusing your platform in some way?		
	12	Α	I know we have. I couldn't tell you who it was.		
	13	Q	You don't recall the circumstances of that?		
	14	A	Just whatever it was made me say no.		
01:22PM	15	Q	Do you recall anything specific about any of those		
01.22111	16	•	situations?		
	17	Α	I don't. I don't.		
	18	Q	After you found out about the judgment that was		
	19	Q	entered against you in the lawsuit filed by the		
04 - 22DM	20		state of Missouri, did you change your business		
01:23PM	21		practices or procedures in any way?		
		۸			
	22	A	No.		
	23	Q	When you found out about the fine that was levied		
	24		against you in the state of Mississippi, after		
01:23PM	25	that, did you change your business practices or			
			114		

1 procedures in any way? Well, we stopped calling both of those states. 2 3 stopped calling Mississippi before that. 4 Q But other than that, did you make any other changes as a result of those fines or judgments 5 01:23PM 6 that were levied against you? 7 No, because I actually don't know what it was that Α 8 they were suing me for, so. 9 In the Missouri case, we didn't have the 10 money for an attorney. We didn't have money to 01:24PM 11 So we just let it go. And the pav them. 12 Mississippi case, I never heard about it until Mr. Cunningham presented it. 13 14 And again, I know I've already asked you this, but I just want to be clear, throughout the course of 15 01:24PM 16 your deposition, as you've referred to we, you're 17 talking about you, Michael Montes, 18 TollFreeZone.com, Incorporated, and MyAdGuys.com, 19 LLC? 20 And/or MyAdGuys.com. 01:24PM 21 You're not talking about any other individuals Q 22 other than yourself? 23 Α No. 24 Do you still have access to records of calls that 25 were placed by or on behalf of Brian Kaplan and 01:26PM 115

	1	Jerry Maurer when they were doing business with				
	2	you?				
	3	A Probably not, because at the time I probably would				
	4	have had them on the Shoutpoint platform, and I				
01:26PM	5	certainly wouldn't I don't have access to that				
	6	at all.				
	7	Q You don't have access to any records related to				
	8	calls that were placed using your platform when				
	9	you were working with Shoutpoint?				
01:26PM	10	A No. No. They took my account away.				
	11	Q But you do have access to calls that were placed				
	12	using your platform since you've been working with				
	13	Technologic?				
	14	A I do, assuming that Technologic has retained those				
01:27PM	15	records from that long ago. If it's still there,				
	I would.					
	MR. LEVIN: Okay. I think th					
	18	all the questions I have.				
	19	MR. TROST: I've got a few				
01:27PM	20	follow-up clarification questions.				
	21	EXAMINATION				
	22	BY MR. TROST:				
	23	Q Do you, Michael Montes, personally make calls				
	24	using an autodialer?				
01:27PM	25	A No.				
		116				

	1	Q	Have you ever made any calls using an autodialer
	2		during the years 2015, 2016, or 2017?
	3	Α	Not for my company or any company I own or are a
	4		part of.
01:27PM	5	Q	And for whom have you made autodialer calls, you
	6		personally?
	7	Α	Nobody. Just, I mean, the clients that get on our
	8		system, they do it, but I don't personally make
	9		any phone calls.
01:28PM	10	Q	And there was some discussion or description of
	11		you running call campaigns. Do you recall
	12		questions of that nature?
	13	Α	Yeah. I mean, when people say, Oh, you know, can
	14		you run my call campaign, well, if you send me
01:28PM	15		your data and your Wave file or your audio message
	16		and your caller ID, I can load them into your
	17		account for you, and I can show you how to do it.
	18		And mostly, that's why I'm on a lot of training
	19		calls because I can take their data and show them
01:28PM	20		how to do it in their account.
	21	Q	Then, do you ever move forward from that point and
	22		actually initiate the calls?
	23	Α	I have, but it's their account. It's their data.
	24		It's their message. I have hit send or start.
01:28PM	25		But I'm not making them on my behalf. Most of
			117

	1	those clients are, like I said, most of them are					
	2		political. With the political guys, I can take				
	3		that from beginning to end.				
	4	Q	And are those the type of campaigns that you're				
01:29PM	5		just talking about, the political campaigns?				
	6	Oh, yeah. Yeah. My mind is mostly political					
	7		because that's most of what we do.				
	8	Q	And in that context, do you run commercial				
	9		telemarketing campaigns for commercial clients?				
01:29PM	10	Α	No, not usually. We will show the customer how to				
	11		do it.				
	12	Q	You do not run them?				
	13	Α	No.				
	14	Q	With respect to commercial telemarketing				
01:29PM	15		campaigns, do you have any involvement in the				
16 substance of any calls or messages that are							
	17 through your platform?						
	18 A Not usually. They come up with their own so						
	19		We have referred customers to third-party				
01:30PM	20		recording artists. So if they have their own				
	21		script, but they want somebody to record it, they				
	22		can call Debbie Grattan or any of these other				
	23		people out there that do voice overs.				
	24	Q	And have you or your companies for these				
01:30PM	25		telemarketing commercial clients selected the				
118							

	4	cottings on the conditions under which the coll			
	1	settings or the conditions under which the calls			
	2	go out, or is that something that the client			
	3	selects?			
	4	A The client tells us what they're going to do, if			
01:30PM	5	they do tell us, if they are interested in finding			
	6	out if that's a possibility. For instance, when			
	7 the guy called me and said, We want to se				
	8	at 1:00 in the morning, no, you can't do that.			
	9	Q Do you or your companies select what scrubs may be			
01:30PM	10	applied to a client's list of numbers to take out			
	11	certain numbers from a campaign?			
	12	A No. That's up to them.			
	13	MR. TROST: That's all the			
	14	questions I have for you.			
01:31PM	15	THE WITNESS: Okay.			
	16	MR. LEVIN: Couple of follow-up			
	17	questions.			
	18	RE-EXAMINATION			
	19	BY MR. LEVIN:			
01:31PM	20	Q You and your companies provide the platform			
	21	through which autodialed telemarketing sales			
	22	campaigns can be made, correct?			
	23	A Correct.			
	24	Q And you've done that for many clients in the past,			
01:31PM	25	correct?			
		119			

	1	Α	A Correct.			
	2	Q	And some of those clients include Jerry Kaplan			
	3		Jerry Maurer, excuse me, Brian Kaplan, 8 Figure			
	4		Dream Lifestyle, Dana Ehrlich, Elite Marketing			
01:31PM	5		Alliance, correct?			
	6	Α	Sure. Yep.			
	7	Q	And without you or someone who does the same thing			
	8		that you do, they wouldn't be able to place those			
	9		high volumes of automated calls sending out			
01:32PM	10		prerecorded messages to a large number of phone			
	11		numbers at the same time, correct?			
	12	Α	Without a company, a dialer company, correct.			
	13	Q	When your counsel asked you if you ever I think			
	14		he asked you if you ever provide the text of			
01:32PM	15		messages, prerecorded messages that are made			
	16		during some of these autodialed telemarketing			
	17		sales calls, and you said not usually. So have			
	18		you ever done that in the past that			
	19	Α	Sure.			
01:32PM	20	Q	you've written those scripts for people?			
	21	Α	Absolutely. Yeah. Yeah. These politicians, it's			
	22		amazing they get voted in because they don't			
	23		really know how to write a script. So it's not			
	24		uncommon for them to call us and go, Well, we're			
01:32PM	25		not sure what we're going to say, yet, blah, blah,			
	120					

_						
1	blah, blah. So we'll ask them, What's the gist of					
2	what you're trying to get across? And I'll write					
3	a script for them.					
4	Q Have you ever done that for somebody who was					
01:33PM 5	running a telemarketing sales campaign?					
6	A I might have, but usually they know what they're					
7	going to say. The commercial guys come at us with					
8	their own stuff.					
9	MR. LEVIN: That's all I have.					
01:33PM 10	Thank you.					
11	THE WITNESS: Okay.					
12	MR. TROST: No further questions.					
13	MR. LEVIN: Signature?					
14	MR. TROST: Sure.					
01:33PM 15	MR. LEVIN: You mean he'll review					
16	it?					
17	MR. TROST: Yeah, he'll review it.					
18	That's fine.					
19	(Discussion off the record)					
20	BY MR. LEVIN:					
21	Q Mr. Montes, we're just going back on the record to					
22	confirm, Exhibit No. 7, there are checkmarks					
23	placed next to each of the URL links for the					
24	various videos we were discussing. Did you place					
01:36PM 25	those checkmarks on that exhibit?					
	121					

```
1
              A Yes, sir, I did.
                  So any of the stray pen marks we see on that
          2
          3
                  exhibit were made by you?
          4
                 Yes, sir.
              Α
          5
                                  MR. LEVIN: That's it.
01:36PM
          6
                              (Adjourning at 1:36 p.m.)
          7
          8
          9
         10
         11
         12
         13
         14
         15
         16
         17
         18
         19
         20
         21
         22
         23
         24
        25
                                           122
```

1 STATE OF WISCONSIN)) ss. COUNTY OF DANE 2 3 I, Sarah F. Pelletter, a Registered Professional 4 Reporter and Notary Public in and for the State of 5 6 Wisconsin, do hereby certify that the foregoing 7 deposition of MICHAEL J. MONTES was taken before me 8 on January 14, 2019, and reduced to writing by me, a 9 professional court reporter and disinterested person, 10 approved by all parties in interest and thereafter 11 converted to typewriting using computer-aided 12 transcription. 13 I further certify that I am not related to nor 14 an employee of counsel or any of the parties to the 15 action, nor am I in any way financially interested in 16 the outcome of this case. 17 IN WITNESS WHEREOF, I have hereunto set my hand 18 and affixed my notarial seal of office at Madison, 19 Wisconsin, this 17th day of January 2019. 20 21 22 Notary Public, State of Wisconsin 23 My Commission Expires 7/26/2020 24 Relicia Htcs 25 123

\$	2005 [4] - 21:22,	64:16, 109:17	120:21	administrator [2] -
	43:14, 44:22, 44:24	60062 [1] - 2:4	absolves [1] - 27:24	11:2, 11:5
\$1,325 [1] - 61:24	2006 [1] - 43:19	61 [1] - 2:24	absorb [1] - 27:12	advantage [1] -
\$1,500 [1] - 47:8	2012 [2] - 61:22,	64 [1] - 3:1	accept [2] - 28:7,	102:12
\$3,000 [1] - 57:4	62:22	6:00 [1] - 87:4	28:8	advertising [4] -
\$440,000 [3] - 3:1,	2015 [9] - 55:7,		access [11] - 44:5,	10:15, 42:18, 42:22,
65:4, 65:12	99:18, 107:20,	7	52:6, 52:21, 59:14,	63:3
\$5,000,000 [1] - 69:5	110:20, 111:5, 111:9,		60:10, 91:25, 92:3,	affect [1] - 9:12
\$73,000 [1] - 61:24	111:25, 112:4, 117:2	7 [14] - 3:3, 76:10,	115:24, 116:5, 116:7,	affiliated [9] - 16:7,
	2016 [11] - 55:11,	77:4, 82:11, 85:25,	116:11	30:16, 30:22, 71:11,
'	79:10, 93:7, 100:3,	87:14, 92:11, 95:11,	accomplish [2] -	98:17, 104:7, 106:25,
'05 [1] - 69:12	107:18, 110:20,	96:22, 100:19,	57:5, 81:1	110:10, 112:9
	111:5, 111:9, 111:25,	101:13, 102:21,	accord [1] - 29:8	affixed [1] - 123:18
'07 [1] - 72:21	112:5, 117:2	109:17, 121:22 7/26/2020 [1] -	accordance [1] -	afford [1] - 6:9
'08 _[2] - 72:21	2017 [5] - 10:12,	123:23	46:5	agent [1] - 51:24
1	63:25, 79:10, 100:7,	76 [1] - 3:3	account [23] - 14:17,	ago [7] - 5:5, 5:6,
	117:2	7:00 [6] - 86:16,	24:24, 25:3, 25:6,	42:24, 53:22, 53:23,
1 [11] - 2:19, 22:14,	2018 [5] - 4:17,	86:17, 86:20, 86:23,	37:19, 37:20, 37:23,	107:11, 116:15
22:17, 25:9, 25:18,	10:10, 21:6, 63:25,	86:25, 87:2	38:1, 39:16, 40:23,	agree [1] - 27:22
25:24, 105:18,	75:7	55.25, 57.2	41:6, 41:8, 46:17,	agreeing [1] - 28:9
105:21, 109:17, 110:3	2019 [3] - 1:19, 123:8, 123:19	8	52:12, 56:10, 58:3,	agreement [3] - 46:2,
1,000 [2] - 10:24,	,	0	60:4, 70:7, 106:16,	46:5, 98:18
35:25	22 [1] - 2:19	8 [16] - 29:9, 29:10,	116:10, 117:17, 117:20, 117:23	agrees [1] - 27:16
1-10 [1] - 1:10	23 [1] - 2:21	29:15, 29:25, 30:4,	•	ahead [9] - 58:3,
1/7/19 [1] - 3:3	25 [1] - 107:22	30:9, 30:17, 30:23,	accountant [1] - 43:15	73:20, 88:25, 98:1,
10 [2] - 105:14,	26 [2] - 2:22, 105:15	31:4, 31:12, 31:17,		103:5, 104:21,
109:17	28 [1] - 2:23	31:19, 31:24, 109:17,	accounts [5] - 38:25, 41:19, 54:10, 55:3,	105:14, 107:9, 107:21
100 [1] - 18:18		111:24, 120:3	107:2	Al [1] - 12:7
100,000 [6] - 47:4,	3	800)306-6383 [1] -	accused [1] - 65:18	aided [1] - 123:11
47:7, 57:2, 57:13,	3 [4] - 2:22, 26:6,	84:13	achieves [1] - 17:5	alcohol [1] - 9:11
57:21, 88:22	26:9, 109:17	800link [11] - 25:9,	acknowledge [1] -	allegations [2] -
103 [1] - 2:4	30 [2] - 1:15, 100:2	25:11, 25:14, 25:15,	28:3	7:25, 65:21
11 [1] - 109:17	30,000 [1] - 57:14	25:16, 25:21, 26:3,	acquire [1] - 52:22	Alleged [1] - 3:1 alleged [1] - 27:25
116 [1] - 2:16	30-minute [1] - 79:20	105:18, 105:24,	acquired [1] - 52:18	alliance [6] - 35:4,
119 [1] - 2:16	300 [1] - 57:18	106:3, 108:7	acronym [1] - 34:13	35:7, 104:7, 106:7,
11:19 [1] - 105:17	31 [1] - 77:7	800link's [1] - 105:23	act [2] - 27:19,	107:1, 120:5
12 [1] - 109:17	333 [1] - 2:4	8:38 [1] - 104:22	112:22	Alliance [2] - 35:17,
135 [1] - 4:12	33905 [1] - 4:12		action [3] - 2:20,	35:20
14 [2] - 1:19, 123:8		9	67:6, 123:15	Alliance/millionaire
16-cv-761 [1] - 1:5	4	9 [6] - 89:24, 89:25,	actions [2] - 22:7,	121 - 103:2. 111:17
17th [1] - 123:19		91:6, 91:13, 91:23,	66:21	alliance/millionaire
18th [1] - 61:22	4 [8] - 2:15, 2:23,	109:17	actual [2] - 12:16,	[2] - 103:21, 109:1
1991 [1] - 27:20	28:20, 28:23, 32:11,	90 [1] - 18:5	47:23	allow [8] - 6:6, 16:20,
1:00 [2] - 113:21,	46:1, 46:4, 109:17	95 [1] - 99:16	add [5] - 29:19,	66:3, 80:18, 81:19,
119:8	46 [1] - 67:18	9:00 [4] - 113:24,	29:20, 90:14, 90:25,	83:8, 113:23, 114:2
1:11 [1] - 89:5	4:00 [2] - 86:16, 87:3	113:25	91:14	allows [5] - 25:22,
1:25 [2] - 80:4, 89:1	.	9:55 [1] - 1:19	added [1] - 30:7	49:18, 86:18, 97:19,
1:36 [2] - 1:20, 122:6	5		adding [1] - 97:11	113:24
_	5 [5] - 2:24, 26:20,	Α	addition [1] - 6:14	almost [3] - 49:17,
2	61:15, 61:18, 109:17		address [4] - 4:11,	53:1, 110:14
2 [13] - 2:21, 23:15,	5/14/1968 [1] - 4:10	A-m-y [1] - 19:14	16:7, 39:15, 84:3	alongside [1] - 11:3
23:18, 26:12, 26:19,	50 [2] - 11:24, 49:19	A.M [1] - 113:25	addresses [1] -	amazing [1] - 120:22
29:1, 37:13, 45:25,	51 [1] - 77:8	a.m [1] - 1:19	98:15	amount [4] - 56:4,
46:3, 75:23, 75:24,	53703 [1] - 2:8	ability [3] - 9:12,	adept [1] - 68:5	56:18, 56:20, 61:24
109:17	5:00 [1] - 87:3	83:11, 89:19	adhere [1] - 113:9	Amy [2] - 19:14,
200 [2] - 1:18, 2:7	-	able [4] - 55:13, 60:1,	Adjourning [1] -	19:15
2000 [3] - 44:23,	6	79:3, 120:8	122:6	Announces [1] - 3:1
44:24, 45:23		absolutely [4] -	adjust [2] - 85:25,	answer [12] - 6:7,
	6 [4] - 3:1, 64:13,	57:23, 90:7, 102:16,	86:18	6:20, 7:1, 9:13, 11:7,
		L 1		

67:7, 67:11

book [1] - 53:4 **Border** [1] - 20:9

17:10, 23:7, 30:12, 46:21, 94:13, 94:15, answered [1] -109:25 answering [8] -14:11, 14:23, 47:15, 94:3, 94:4, 94:14, 94:23, 95:22 answers [7] - 6:10, 6:22, 17:12, 47:13, 80:10, 94:7, 94:22 **anti** [3] - 27:18, 66:19, 66:24 anti-robocalling [2] -66:19, 66:24 anti-solicitation [1] -27:18 anyway [1] - 60:15 app [2] - 73:25, 74:2 appear [1] - 76:25 appeared [2] - 2:5, 2:8 **apple** [1] - 73:24 applied [1] - 119:10 appropriate [1] -13:20 approve [1] - 97:18 approved [1] -123:10 approximate [2] -22:1, 24:15 area [1] - 54:20 arrangement [1] -39:11 artists [1] - 118:20 aside [1] - 57:7 assist [1] - 44:9 assistance [4] -41:18, 41:22, 50:18, 57:22 assisted [1] - 38:24 associated [1] -92.25 **assume** [1] - 62:24 **assuming** [3] - 60:9, 91:8, 116:14 AT&T [4] - 49:5, 49:6, 49:8 attached [1] - 3:6 attaching [1] - 3:3 attempting [4] -82:20, 86:11, 97:5, 101:22 attend [1] - 9:20 attorney [6] - 6:1, 7:17, 26:16, 76:11, 79:4, 115:10 audible [1] - 13:25 audio [8] - 80:5,

91:10, 97:8, 97:9, 97:11, 101:9, 106:13, 117:15 audit [2] - 73:1, 91:10 auditor.com [1] -72.8 Audrey [4] - 20:6, 20:9, 20:11, 21:12 autodialed [3] -109:6, 119:21, 120:16 autodialer [6] - 38:4, 55:3, 88:20, 116:24, 117:1, 117:5 Autodialer123 [1] -103:3 Autodialer123.com [12] - 2:21, 2:22, 2:23, 23:24, 24:1, 41:13, 50:19, 60:6, 66:13, 70:6, 87:9, 98:5 autodialing [11] -43:25, 45:19, 50:17, 54:10, 55:8, 55:25, 57:20, 59:11, 67:13, 99:6. 99:19 autodials [2] - 45:13, 100:9 automated [3] - 80:9, 110:1, 120:9 automatically [2] -14:21, 17:25 available [10] -17:10, 17:12, 17:16, 17:17, 28:25, 41:17, 60:1, 87:9, 91:20, 105:3 aware [16] - 22:10, 22:11, 27:2, 27:17, 35:5, 38:20, 61:9, 61:20, 61:25, 62:7, 62:18, 65:2, 65:6, 66:23, 70:14, 95:8 AWeber [3] - 98:8, 98:9, 98:18 Axley [1] - 1:17 **AXLEY** [1] - 2:6 В B-o-r-g-e-r [1] -20:10 back-end [3] - 25:18,

back-end [3] - 25:18 25:23, 105:25 backbone [1] - 49:4 backing [2] - 92:20, 98:4 bad [2] - 47:13, 94:22 ballpark [1] - 56:3

banana [1] - 108:20 bank [1] - 73:3 banking [1] - 45:24 bankruptcy [1] -8.21 barely [1] - 102:17 bars [2] - 33:15, 33:21 based [7] - 13:15, 14:22, 52:3, 56:15, 56:18, 95:3, 103:1 basis [1] - 98:11 bathroom [1] - 58:23 became [3] - 31:2, 62:18, 65:6 become [1] - 62:7 becomes [2] - 15:9, 86:25 begin [4] - 6:7, 6:11, 28:4, 106:21 beginning [8] - 77:9, 82:13, 95:13, 98:4, 101:7, 101:15, 103:6, 118:3 begins [1] - 27:2 behalf [5] - 2:5, 2:8, 34:3, 115:25, 117:25 bell [4] - 14:1, 36:2, 48:21, 112:11 **below** [2] - 84:6, 84.13 beneficiaries [3] -20:2, 20:4, 20:13 beneficiary [1] - 20:7 best [1] - 52:25 beta [1] - 73:24 better [1] - 96:18 between [5] - 35:25, 39:8, 49:22, 51:24, 63:15 biggest [1] - 71:1 **bill** [4] - 36:5, 46:22, 51:16, 56:9 billboards [1] - 10:18 billing [1] - 56:2 birth [1] - 4:9 bit [12] - 8:14, 35:24, 41:23, 41:24, 49:3, 77:8, 79:25, 86:1, 92:20, 100:1, 102:22 biz [2] - 32:20, 32:24 BizTexter [2] - 84:9, 98:21 **blah** [7] - 109:17, 109:18, 120:25, 121:1 block [2] - 66:2, 66:10 blockage [1] - 67:20 blocked [6] - 66:8,

Borger [2] - 20:6, 20:11 **bottom** [4] - 23:25, 26:19, 34:18, 98:6 bought [3] - 24:21, 68:20, 72:19 Boulevard [1] - 2:4 bounced [1] - 94:4 boxes [1] - 89:9 boy [1] - 96:17 branded [1] - 49:7 break [4] - 7:3, 7:7, 58:23. 110:15 **Brian** [7] - 30:19, 30:24, 31:10, 31:15, 110:22, 115:25, 120:3 **briefly** [1] - 89:1 bring [1] - 22:24 broadcast [1] - 10:23 broadcasting [1] -97:22 broker [2] - 12:2, 53.7 brokered [1] -112:17 browser [1] - 76:25 Brynelson [1] - 1:17 BRYNELSON [1] bucket [1] - 91:17 bucks [1] - 57:18 **build** [1] - 73:5 built [2] - 48:11, 49.17 bulk [2] - 98:20, 99.23 bunch [3] - 50:11, 72:19, 101:24 **burn** [4] - 17:6, 47:7, 57:5, 57:14 **burned** [1] - 15:9 busies [3] - 47:12, 94:6, 94:22 business [45] - 10:1, 10:3, 10:11, 10:14, 16:5, 18:3, 18:12, 18:24, 28:8, 28:15, 29:1, 29:23, 29:24, 30:14, 36:4, 39:10, 39:25, 40:1, 40:8, 42:2, 43:2, 44:21, 45:14, 45:16, 54:7, 55:19, 57:19, 59:5, 59:9, 61:8, 61:10, 61:13, 69:6, 71:15, 72:5, 72:21, 72:23, 99:5, 100:15, 104:6,

113:12, 114:9, 114:20, 114:25, 116:1 businesses [8] -5:22, 9:24, 11:18, 11:20, 31:6, 37:6, 49:11, 112:9 **Butts** [1] - 36:1 **BUTTS** [1] - 36:2 **buy** [5] - 11:13, 12:1, 51:2, 52:25, 53:9 buying [2] - 47:19, 72:18 **BY** [7] - 4:5, 59:4, 75:15, 110:19, 116:22, 119:19, 121:20 **bypass** [1] - 58:14

C

California [18] - 5:16, 9:2, 9:22, 19:7, 20:23, 21:2, 21:14, 40:16, 45:18, 46:10, 48:19, 48:21, 53:19, 63:12, 69:24, 69:25, 79:13 caller [4] - 14:20, 102:3, 108:6, 117:16 callers [1] - 11:3 calls.com [1] - 67:24 campaign [32] -50:17, 55:21, 55:25, 56:12, 57:20, 67:14, 70:6, 70:12, 70:17, 77:5, 77:6, 80:9, 80:14, 82:12, 82:24, 86:22, 88:21, 89:22, 96:3, 97:9, 97:12, 100:20, 101:4, 101:8, 101:11, 102:4, 103:19, 103:20, 106:9, 117:14, 119:11, 121:5 campaigns [21] -59:6, 59:11, 71:6, 94:11, 99:7, 99:19, 106:22, 109:2, 109:5, 109:6, 110:21, 111:10, 111:20, 111:23. 112:3. 117:11, 118:4, 118:5, 118:9, 118:15, 119:22 Canada [2] - 48:21 candidate [5] - 11:1, 11:7, 13:8, 15:2, 99:3 candidate's [1] -12:24 candidates [5] -97:12, 97:25, 99:8, 99:11, 99:21

66:20, 66:25, 67:3,

Capistrano [1] -20.22 card [1] - 46:19 care [2] - 29:8, 54:13 case [22] - 5:1, 5:12, 5:15, 7:13, 7:18, 7:25, 8:2, 8:7, 8:8, 9:1, 22:22, 23:13, 25:20, 28:1, 57:15, 58:1, 64:5, 64:21, 78:15, 115:9, 115:12, 123:16 Case [1] - 1:5 cases [2] - 4:25, 8:12 cease [3] - 17:15, 21:24, 22:3 ceased [3] - 62:22, 113:12, 114:9 ceasing [2] - 61:2, 61:7 cell [7] - 16:8, 16:9, 50:4, 84:2, 84:4, 84:16, 97:20 **center** [1] - 52:19 centers [1] - 13:22 central [2] - 86:24, 87:4 cents [1] - 57:3 certain [7] - 22:23, 41:1, 61:11, 93:14, 94:24, 94:25, 119:11 certainly [1] - 116:5 certainty [2] - 30:12, 31:5 certify [2] - 123:6, 123:13 cetera [3] - 27:6, 27:20, 76:23 change [3] - 76:1, 114:20, 114:25 changed [3] - 26:15, 63:1, 63:23 changes [1] - 115:5 charge [6] - 46:22, 47:3, 56:6, 56:22, 102:5, 102:6 charged [3] - 47:2, 47:12, 47:17 charging [2] - 47:6, 57:3 cheaper [2] - 13:11, 48:22 cheapest [3] - 50:6, 50:21. 51:3 check [4] - 24:20, 40:25, 89:10, 89:17 checked [1] - 89:9 checkmarks [2] -121:22, 121:25 checks [2] - 40:22, 41.1

choice [2] - 90:3, commercial [12] -100:13 57:9, 57:11, 89:24, choose [4] - 15:20, 99:16, 99:25, 100:2, 23:9, 51:1, 104:10 100:4, 118:8, 118:9, chooses [1] - 52:2 118:14, 118:25, 121:7 choosing [2] - 101:8, Commission [2] -65:3. 123:23 101:9 commission [2] chosen [1] - 50:9 27:4, 27:5 circumstances [3] commonly [1] -27:25, 113:18, 114:13 civil [1] - 2:20 96:13 Civil [1] - 1:15 communication [2] -38:22, 39:19 claim [1] - 69:25 clarification [1] communications [4] - 27:5, 68:3, 68:12, 116:20 68:13 **clarify** [1] - 59:8 **community** [1] - 9:21 clear [6] - 6:8, 6:23, companies [18] -6:25, 14:1, 15:12, 9:23, 24:5, 43:12, 115:15 43:20, 48:9, 48:14, **clever** [1] - 73:4 49:12, 49:18, 49:20, click [4] - 13:19, 52:5, 63:10, 63:15, 41:13, 46:18, 109:23 72:20, 72:22, 74:19, client [21] - 11:13, 118:24, 119:9, 119:20 24:24, 29:5, 31:1, company [51] - 10:5, 36:13, 36:15, 36:16, 18:21, 19:8, 29:11, 36:18, 36:23, 37:7, 34:1, 35:3, 38:6, 38:9, 68:3, 68:19, 68:22, 38:12, 40:21, 43:9, 89:17, 113:12, 44:17, 45:1, 45:6, 113:19, 114:10, 45:14, 45:15, 45:20, 119:2, 119:4 46:7, 47:24, 48:1, client's [2] - 85:11, 48:6, 49:4, 50:2, 50:3, 119.10 50:10, 50:11, 50:14, **clients** [31] - 23:12, 51:18, 52:7, 53:12, 27:10, 28:3, 28:13, 53:13, 53:16, 63:12, 36:12, 42:5, 42:8, 63:13, 65:4, 65:18, 42:15, 42:23, 46:22, 66:22, 68:11, 68:13, 47:5, 52:6, 56:9, 57:9, 71:3, 71:18, 73:7, 57:11, 58:20, 83:1, 73:9, 73:22, 73:23, 83:5, 93:15, 93:23, 74:25, 75:3, 117:3, 98:10, 102:12, 120:12 103:25, 112:19, compensated [1] -112:24, 117:7, 118:1, 71:11 118:9, 118:25, competitor [5] -119:24, 120:2 37:11, 70:24, 70:25, code [1] - 54:20 71:2, 113:22 collect [3] - 22:8, **compile** [1] - 94:9 55:20, 65:15 compiled [2] - 90:6, college [3] - 9:17, 91:2 9:20, 9:21 completed [1] - 9:16 Collins [2] - 112:8, compliance [2] -112:13 112:21, 113:1 Colorado [5] - 46:6, comprehensive [1] -46:8, 46:9, 46:14, 108:25 76:1 comprised [1] - 18:4 column [1] - 54:20 computer [6] - 11:4, coming [2] - 29:7, 16:24, 28:24, 50:13, 72:20 54:16, 123:11 comma [1] - 19:5 computer-aided [1] commencing [1] -

concluding [1] - 1:20 conditions [2] - 46:4, 119:1 conducted [1] - 72:5 conducting [1] -94:11 confirm [6] - 86:2, 87:16, 88:10, 96:24, 101:15, 121:22 connect [1] - 47:13 connected [4] - 17:6, 35:3, 35:16, 38:11 connection [2] -46:7, 46:14 Connexum [17] -48:1, 48:5, 48:6, 48:12, 48:14, 49:4, 49:5, 49:7, 49:8, 49:10, 49:13, 50:8, 51:9, 51:11, 51:14, 51:25, 60:16 CONNEXUM [1] -48:3 conscious [1] -100:13 consent [1] - 28:3 construed [1] - 46:5 consultant [1] - 98:2 consumer [1] -112:21 Consumer [1] -27:19 consumer's [1] -17:18 consumers [1] -67:14 contact [4] - 58:12, 62:16, 70:15, 90:8 **contacted** [1] - 65:15 contained [5] -95:11, 96:21, 100:18, 101:13, 102:20 context [2] - 7:20, 118:8 continue [3] - 63:21, 84.22 85.22 continued [1] - 64:10 contract [6] - 12:13, 12:19, 39:20, 39:22, 40:13, 51:24 contracts [1] - 28:12 control [2] - 51:22, conversation [1] -6:23 convert [1] - 42:20 converted [1] -

corp [3] - 19:2, 62:25, 64:3 corporate [3] - 5:13, 63:18 64:8 corporation [4] -21:21, 21:24, 43:6, 74.13 corporations [1] -69:2 **correct** [70] - 7:14, 8:13, 16:1, 16:13, 17:14, 18:2, 27:14, 27:15, 29:2, 32:4, 38:10, 38:16, 40:3, 42:14, 43:17, 43:22, 45:22, 47:12, 47:18, 47:22, 50:24, 56:14, 56:17, 63:8, 63:14, 64:7, 64:12, 67:17, 68:15, 79:19, 80:12, 81:25, 82:1, 82:2, 82:8, 83:19, 84:12, 84:14, 87:24, 88:2, 88:8, 88:24, 89:11, 90:23, 91:3, 91:16, 91:24, 92:23, 94:2, 94:12, 94:17, 95:6, 97:24, 98:14, 102:9, 103:23, 103:24, 107:17, 109:4, 109:12, 110:2, 110:6, 112:17, 119:22, 119:23, 119:25, 120:1, 120:5, 120:11, 120:12 **corrected** [1] - 76:3 cost [6] - 48:12, 48:16, 49:16, 50:12, 50:15, 52:3 costs [2] - 61:25, 78:19 counsel [3] - 3:6, 120:13, 123:14 **country** [1] - 52:15 **COUNTY** [1] - 123:2 couple [6] - 7:6, 8:10, 83:20, 99:11, 112:18, 119:16 course [3] - 6:9, 40:7, 115:15 **COURT** [1] - 1:1 court [5] - 5:17, 5:18, 6:12, 6:18, 123:9 courtesy [1] - 6:10 Courts [1] - 2:24 **CRAIG** [1] - 1:3 Craig [5] - 2:10, 42:10, 42:13, 71:4, 110:16 create [3] - 6:25,

3 🕳

123:11

123:11

convicted [2] - 9:5,

100:25, 101:20 created [2] - 103:4, 104.16 creating [1] - 101:23 credit [3] - 46:19, 53:3, 78:21 crimes [1] - 9:7 criteria [1] - 95:4 CSV [1] - 54:20 cumulative [1] -47.14 CUNNINGHAM [1] -1:3 Cunningham [12] -2:10, 5:2, 8:5, 23:11, 42:10, 42:13, 64:1, 64:19, 66:17, 67:10, 78:14, 115:13 current [2] - 4:11, 36:13 **curve** [1] - 73:20 customer [24] - 15:3, 15:20, 16:18, 25:3, 25:7, 25:17, 31:8, 35:12, 35:14, 37:17, 51:12, 51:14, 52:17, 56:21, 89:10, 89:21, 89:22, 90:1, 91:16, 91:17, 91:22, 105:5, 105:11, 118:10 customer's [2] -90:2, 91:14 customers [45] -24:8, 24:11, 25:11, 29:14, 30:3, 31:3, 31:11, 31:16, 31:23, 32:17, 32:22, 33:10, 33:20, 34:2, 34:7, 34:20, 34:24, 41:25, 46:16, 48:8, 55:8, 55:11, 55:18, 86:13, 89:14, 90:16, 90:21, 91:5, 91:8, 92:3, 92:4, 94:16, 94:18, 95:21, 96:5, 99:3, 99:20, 101:2, 101:23, 104:7, 105:10, 106:8, 112:19, 112:24, 118:19 cut [2] - 78:20, 78:21

D

Dale [1] - 71:2 **Dale's** [1] - 71:3 Dana [5] - 35:9, 103:11, 111:10, 111:14, 120:4 **DANE** [1] - 123:2 data [50] - 10:18,

11:11, 12:1, 14:18, 17:7, 37:13, 52:6, 52:19, 52:21, 52:22, 52:25, 53:2, 53:5, 53:11, 54:12, 54:13, 54:18, 55:15, 60:7, 60:10, 82:11, 82:24, 82:25, 83:9, 83:17, 84:3, 85:21, 87:15, 88:15, 90:5, 92:12, 94:1, 94:5, 94:7, 94:15, 94:18, 95:13, 95:23, 95:24, 96:1, 96:9, 102:3, 106:14, 112:14, 112:15, 117:15, 117:19, 117:23 database [10] -

11:13, 11:16, 11:18, 11:19, 11:21, 12:22, 15:4, 15:5, 96:6, 101:9

date [5] - 4:9, 39:3, 61:11, 61:12, 79:11 dated [1] - 3:3 daughter [1] - 20:12 **DAVID** [1] - 2:3 David [2] - 3:3, 3:25 dba [2] - 1:8, 1:9 dealt [1] - 35:13 **Debbie** [1] - 118:22

decent [1] - 99:4 decide [1] - 50:13 decided [4] - 29:18, 45:20, 73:24, 98:12 deck [6] - 48:17, 48:22, 49:1, 49:13,

49:19 decks [3] - 48:13, 50:5, 50:12 default [2] - 64:4, 109.22

defendant [1] - 8:15 Defendants [2] -1:11, 2:8

define [1] - 41:24 degree [1] - 9:18 delay [2] - 49:22,

delete [1] - 96:10 deleted [2] - 96:3,

deleting [1] - 96:11 delivery [1] - 73:14 demo [1] - 85:10 deposit [1] - 41:4 deposition [21] -1:13, 4:21, 5:8, 5:21, 5:24, 6:3, 7:9, 7:12, 7:18, 7:23, 8:3, 22:24, 64:19, 64:20, 64:23, 65:2, 76:16, 78:14, 99:2, 115:16, 123:7 depositions [1] -65:11 description [1] -

117:10 design [1] - 80:24 designed [1] - 81:18 detail [1] - 25:1 detailed [1] - 65:20 details [1] - 48:23 **determine** [3] - 56:1,

determined [2] -14:25, 15:19 developed [1] -96:15

112:20, 112:25

device [1] - 48:10 dial [11] - 16:19, 16:21, 16:22, 17:1, 17:15, 30:24, 56:11, 77:6, 81:23, 83:1 dialable [1] - 15:10 dialed [4] - 33:19, 55:18, 88:7, 88:23 dialer [14] - 16:20, 17:1, 24:24, 25:3, 48:9, 48:25, 49:12,

49:18, 50:10, 81:8,

81:16, 81:17, 83:8,

120:12 Dialer.TO [1] - 78:19 dialer.TO [29] - 38:8, 38:15, 38:25, 41:9, 44:11, 48:10, 50:18, 50:20, 51:17, 51:21, 51:25, 52:1, 52:13, 59:13, 59:15, 59:23, 60:14, 61:1, 78:18, 80:17, 85:1, 85:4, 86:8, 87:23, 90:22, 92:2, 93:6, 93:10,

Dialerleads [1] - 38:7 dialerleads.com [2] -87:25, 92:22

93.17

Dialerleads.com [1]

dialing [22] - 12:9, 14:15, 16:14, 16:17, 17:5, 17:19, 18:4, 18:9, 40:4, 43:25, 47:23, 50:3, 54:17, 56:8, 56:12, 57:10, 70:16, 80:9, 87:3, 94:10, 106:9, 106:21

dials [1] - 56:4 differ [1] - 13:9 difference [1] - 81:5

differences [2] -63:15, 80:25 different [11] - 18:12, 20:25, 31:6, 47:5, 48:14, 49:20, 63:3, 80:21, 84:23, 95:4, 102:22

difficult [1] - 6:11 **difficulty** [1] - 105:12 digital [1] - 49:18 direct [2] - 93:14, 110:3

directed [1] - 58:5 directing [1] - 45:25 direction [1] - 100:15 directly [4] - 37:14, 54:22, 58:13, 112:10 directs [1] - 87:25

dirty [1] - 113:22 disappointed [2] -104:13, 107:7 discuss [1] - 7:17

discussed [3] - 8:2, 74:20, 85:19 discussing [2] -7:20, 121:24

Discussion [1] -75.11 discussion [2] -

117:10, 121:19 dishonesty [1] - 9:8 disinterested [1] -123:9

distance [13] - 48:6, 48:14, 48:15, 49:4, 49:7, 49:10, 49:20, 50:7, 50:9, 51:12, 51:23, 52:5, 52:7 distinction [1] -

28:17 **DISTRICT** [2] - 1:1,

diving [1] - 48:23 divorce [1] - 8:18 **DNC** [5] - 89:9, 89:10, 89:18, 90:19, 91:16

do-not-call [7] -89:14, 89:20, 91:15, 91:18, 91:19, 92:1, 113:1 Doc [1] - 72:8

DOC [1] - 72:8 Docauditor.com [1] **-** 1.8

document [7] -22:19, 26:9, 26:11, 26:16, 54:23, 61:19, 70.8

documents [9] -

2:19, 7:8, 22:23, 22:25, 23:2, 23:10, 24:17, 72:24, 73:1 domain [6] - 68:2, 68:20, 72:9, 72:10,

73:9, 74:16 donate [4] - 13:2,

13:4, 13:5, 13:6 donation [2] - 12:25, 25:20

donations [1] - 12:18 done [25] - 17:24, 18:7, 18:8, 29:22, 29:24, 36:4, 38:21, 40:4, 40:8, 47:23, 51:13, 61:3, 69:4, 69:7, 82:3, 93:12,

99:8, 99:9, 109:21, 110:15, 113:3, 113:15, 119:24, 120:18, 121:4

down [7] - 6:12, 25:8, 28:25, 32:10, 39:24, 49:9, 60:7

download [9] - 74:2, 83:11. 85:21. 94:10. 94:16, 94:19, 94:20, 94:22, 95:2

downloading [1] -82:24

dozen [3] - 52:4, 55:6, 73:17 dream [2] - 29:9,

29:25

Dream [12] - 29:15, 30:4, 30:9, 30:17, 30:23, 31:4, 31:12, 31:17, 31:19, 31:24, 111:24, 120:4

drives [1] - 25:19 driving [1] - 25:12 drop [6] - 16:8,

17:16, 28:25, 32:10, 84:3, 84:4 drop-down [2] -

28:25, 32:10 dropped [2] - 100:8, 100:10

duly [1] - 4:2 during [7] - 34:5, 34:23, 35:14, 40:7, 50:2, 117:2, 120:16 dwindling [1] - 61:8

Ε

ear [1] - 16:24 earbuds [2] - 71:23, 71:24 early [1] - 79:10

ears [1] - 71:25 east [1] - 86:23 East [2] - 1:18, 2:7 eastern [2] - 86:16, easy [1] - 44:13 education [1] - 9:15 Ehrlich [4] - 35:9, 103:11, 111:10, 120:4 Ehrlich's [1] - 111:14 eighth [2] - 100:17, 100:18 either [12] - 14:11, 15:3, 15:20, 15:23, 25:20, 43:12, 52:18, 63:25, 81:1, 82:6, 89:19, 106:4 elite [9] - 33:7, 33:11, 35:4, 35:7, 103:21, 104:7, 106:7, 107:1, 108:25 **Elite** [5] - 35:17, 35:20, 103:2, 111:16, 120:4 email [16] - 11:4, 39:15, 39:19, 76:10, 76:13, 77:1, 77:3, 82:10, 85:24, 87:13, 92:10, 98:9, 98:15, 98:20, 102:17 **Email** [1] - 3:3 emailed [1] - 39:15 emailmylist.com [1] - 98:7 emailMyVmail [1] -74.1 Emailmyvmail.com [1] - 1:10 emailMyVmail.com [1] - 73:22 emails [2] - 98:10, 98:13 employed [1] - 9:23 employee [3] - 45:8, 45:9, 123:14 employees [2] -43:10, 43:13 Enagic [2] - 33:24, 34:3 **ENAGIC** [1] - 33:24 Enagic/water [1] -112:4 end [14] - 13:5, 17:13, 25:12, 25:18, 25:23, 46:1, 49:8, 54:1, 54:16, 81:3, 84:4, 101:7, 105:25, ended [1] - 106:1 English [3] - 13:23,

13:24, 13:25 enter [1] - 28:12 entered [2] - 64:5, 114.19 entire [3] - 79:20, 94:20, 101:7 entirely [1] - 80:21 entitled [5] - 3:1, 87:14, 92:11, 95:12, 96:22 Equifax [3] - 12:1, 52:24, 53:1 essentially [7] -43:8, 47:20, 50:21, 80:22, 81:11, 81:13, 95:3 estate [4] - 74:22, 74:24, 74:25, 75:1 estimate [4] - 56:5, 57:12, 99:5, 99:18 estimated [1] - 56:15 et [3] - 27:6, 27:20, 76:23 evidently [1] - 8:10 exact [3] - 39:3, 79:11, 107:3 exactly [6] - 6:8, 15:12, 77:6, 82:20, 86:11, 111:13 **EXAMINATION** [3] -4:4, 116:21, 119:18 Examination [1] examines [1] - 22:19 example [3] - 51:10, 112:16, 113:17 excuse [3] - 8:8, 82:5, 120:3 exempt [1] - 28:19 exhibit [2] - 121:25, 122:3 Exhibit [32] - 22:14, 22:17, 23:15, 23:18, 26:6, 26:9, 26:12, 26:19, 28:20, 28:23, 29:1, 32:11, 37:13, 45:25, 46:3, 61:15, 61:18, 64:13, 64:16, 75:23, 76:10, 77:4, 82:11, 85:25, 87:14, 92:11, 95:11, 96:22, 100:19, 101:13, 102:21, 121:22 exhibits [3] - 3:6, 75:18, 76:7 Exhibits [1] - 2:18

exist [1] - 21:24

18:23, 61:25, 62:7

existing [2] - 82:12,

existence [3] -

82:24 exists [1] - 70:19 expensive [2] -48:19, 78:19 Experian [5] - 11:25, 52:24, 52:25, 53:4, 53:11 **Expires** [1] - 123:23 explain [3] - 25:1, 25:10, 96:11 explanation [1] -51:7 extent [1] - 23:7 extra [1] - 17:3 extract [9] - 82:11, 83:3, 83:8, 92:12, 94:1, 94:2, 94:5, 94:7, 94:8 F fact [2] - 68:18, 89:16 falls [1] - 27:9 familiar [9] - 30:13, 33:4, 36:7, 36:9, 37:4, 60:23, 67:23, 71:18, 72:23

far [9] - 38:18, 53:2, 59:16, 59:17, 69:11, 74:20, 85:19, 87:9, Fargo [2] - 40:23, farmer [1] - 36:24 fast [2] - 32:20, faults [1] - 72:25 federal [8] - 5:17, 27:4, 27:19, 89:13, 89:20, 91:20, 91:25 Federal [1] - 1:15 fee [3] - 46:23, 98:19, fees [2] - 61:24, **felony** [1] - 9:5 felt [2] - 107:6, 114:10 **female** [1] - 53:3 few [10] - 6:3, 29:16, 40:10, 40:16, 87:16, 89:2, 99:17, 100:20, 104:12, 116:19 fiddle [1] - 102:10 field [3] - 25:9, 45:24, 73:13 fifth [2] - 92:9, 92:10 figure [5] - 29:9, 29:10, 29:25, 44:19,

89.4

41:5

32:24

102:5

98:21

50:5 Figure [12] - 29:15, 30:4, 30:9, 30:17, 30:23, 31:4, 31:12, 31:17, 31:19, 31:24, 111:24, 120:3 **figured** [1] - 44:15 file [7] - 90:11, 97:8, 97:9, 97:11, 101:9, 101:10, 117:15 filed [6] - 3:24, 8:5, 26:23, 42:12, 69:13, 114:19 files [2] - 80:5, 91:10 filing [1] - 69:9 **fill** [2] - 25:5, 37:19 filled [2] - 37:13, 41:7 filling [1] - 28:9 fills [1] - 37:12 **final** [1] - 102:20 financially [1] -123:15 Fine [1] - 3:1 fine [7] - 13:18, 58:24, 65:12, 65:15, 67:4, 114:23, 121:18 fined [1] - 67:7 fines [1] - 115:5 fingers [1] - 81:24 finish [3] - 6:7, 7:6, 110:17 Finney [1] - 71:2 first [17] - 4:2, 6:5, 23:25, 39:12, 62:7, 62:18, 64:25, 76:22, 77:2, 77:3, 83:6, 83:18, 87:16, 100:20, 103:1, 105:17, 108:5 fishing [1] - 23:11 five [6] - 16:18, 39:4, 39:8, 40:7, 52:4, 107:6 flat [3] - 46:23, 56:18, 102:5 flip [1] - 79:23 Florida [11] - 4:12, 10:8, 19:17, 20:18, 20:20, 21:4, 46:11,

63:13, 74:25, 75:1,

flurry [1] - 97:24

focus [1] - 63:3

follow-up [2] -

116:20, 119:16

follow [2] - 116:20,

following [1] - 64:3

follows [1] - 4:3

fluctuate [1] - 56:20

76:1

119:16

FOR [1] - 1:1 force [1] - 73:3 foregoing [1] - 123:6 forensic [1] - 73:1 **forgetting** [1] - 89:7 forgot [1] - 49:25 forgotten [1] - 75:17 form [13] - 2:21, 21:20, 22:4, 23:21, 24:23, 28:9, 37:12, 37:14, 37:19, 41:7, 46:3, 58:2, 101:25 formal [1] - 28:12 format [1] - 54:19 formed [10] - 10:3, 10:4, 10:7, 10:9, 19:6, 53:18, 54:7, 63:24, 64:2, 64:11 former [1] - 35:12 **forming** [1] - 18:11 Fort [2] - 4:12, 19:17 forward [2] - 14:8, 117:21 founders [1] - 30:9 four [2] - 71:1, 86:22 four-hour[1] - 86:22 fourth [1] - 87:12 frame [9] - 22:1, 24:15, 34:5, 34:23, 35:14, 78:24, 111:3, 111:8, 112:2 fraud [1] - 9:8 free [4] - 7:3, 23:8, 44:1, 73:18 FRIEDMAN [1] - 2:3 friend [3] - 5:10, 39:13. 40:11 front [1] - 76:8 **full** [4] - 4:6, 20:18, 53:16, 80:13 **full-time** [1] - 20:18 functionality [2] -80:23, 81:7 functions [1] - 80:22 fund [2] - 39:24, 40:1 funding [1] - 57:1 future [2] - 61:11, 91:7

G

gas [3] - 50:25, 51:2, 51:4 generally [2] - 79:21, 109:15 generated [1] - 91:18 generic [1] - 36:6 gentleman [1] -30:14 Genutech [1] - 45:16

_ 5 _

Genutech(phon) [1] - 45·15 gist [1] - 121:1 given [7] - 4:21, 5:24, 42:2, 48:25, 50:10, 52:8, 61:12 global [2] - 89:9, 89.13 GoDaddy [2] - 24:20, 24:21 Google [1] - 74:10 gosh [2] - 11:24, GoToMeeting [1] -106:19 gotomeeting [1] -108:8 government [1] -91:21 **GPS** [1] - 73:12 grandma [1] - 74:6 Grattan [1] - 118:22 great [3] - 16:6, 73:19, 74:10 ground [2] - 6:3, 73:11 group [7] - 12:14, 34:19, 45:1, 45:4, 45:5, 45:17, 69:14 groups [2] - 12:19, 33:17 guess [7] - 45:9, 46:20, 60:18, 85:12, 106:5, 111:11, 111:12 **guy** [7] - 36:3, 40:12, 42:9, 60:15, 72:3, 102:14, 119:7 guys [14] - 12:24, 14:17, 31:6, 31:20, 39:14, 55:20, 58:22, 68:6, 97:16, 105:19, 112:14, 114:3, 118:2, 121:7

Н

Hacienda [2] - 74:22, half [3] - 41:25, 47:6 halfway [1] - 25:8 **hall** [4] - 10:17, 10:21, 10:23, 11:9 hand [4] - 16:19, 40:25, 106:24, 123:17 hand-holding [1] -106:24 handed [5] - 23:17, 26:8, 28:22, 61:17, 64.15 handful [1] - 99:24

26:1, 26:2, 97:17, 102:23 heard [9] - 5:25, 30:19, 32:7, 33:1, 34:13, 35:7, 36:3, 48:1, 115:12 hearing [2] - 92:16, 110:1 hell [1] - 107:14 help [3] - 67:16, 93:18, 105:8 helped [1] - 99:19 hereby [1] - 123:6 hereunto [1] -123:17 **Hi** [1] - 13:17 high [3] - 81:19, 109:8, 120:9 highest [1] - 9:15 hit [3] - 49:23, 70:13, 117:24 36.20 home [10] - 4:11, 20:15, 20:22, 21:2, 21:8, 21:14, 21:17, 32:20, 32:24, 98:5 hour [2] - 86:22, 107:21 19:21 81:22 hung [2] - 94:24, 94:25

handing [1] - 22:16 handled [2] - 51:21, 51:22 hands [1] - 108:11 hands-on [1] -108.11

handwritten [1] -75:18 hang [1] - 10:12 happy [1] - 6:16 hard [1] - 31:7 hats [1] - 71:23 head [12] - 6:21, 22:13, 32:12, 33:9, 34:10, 35:8, 35:23, 49:25, 60:19, 66:10, 78:9, 111:7 hear [8] - 10:25, 14:1, 14:10, 25:19,

holding [1] - 106:24 Holman [2] - 36:11,

HOLMAN [1] - 36:11 hopefully [1] - 6:4

house [2] - 19:19, human [2] - 70:10,

ı ID [6] - 14:20, 37:25, 58:4, 102:3, 108:6, 117.16 idea [15] - 32:21, 34:12, 34:14, 35:6, 35:15, 44:1, 50:25, 55:7, 55:10, 55:11, 55:14, 70:20, 73:19, 78:24, 106:1 identification [6] -22:15, 23:16, 26:7, 28:21, 61:16, 64:14 Identified [1] - 2:18 identify [1] - 75:19 **Illinois** [1] - 2:4 important [3] - 6:5, 29:19, 108:10 imposed [1] - 65:3 impossible [1] -48:22 IN [1] - 123:17 Inc [14] - 1:6, 1:7, 1:8, 1:9, 1:10, 19:4, 19:5, 33:7, 33:12, 38:13, 38:14, 38:17, 40:13, 74:23 incentive [1] - 51:18 include [1] - 120:2 including [2] - 27:7, 27:23 incorporated [5] -10:3, 61:23, 64:9, 71:21, 115:18 Indiana [3] - 66:15, 66:18, 66:19 indicate [1] - 61:21 indicating) [1] - 53:5 individual [2] -57:19, 72:17 individually [1] -81:23 individuals [1] -115:21 influence [1] - 9:11 information [17] -2:19, 11:23, 23:12, 25:5, 29:4, 52:9, 52:10, 59:24, 65:11, 70:15, 79:3, 90:13, 106:10, 106:12, 108:5, 108:14, 110:4 initial [2] - 58:12, 106:20 initiate [1] - 117:22

installed [1] - 50:12 instance [3] - 1:14, 83:15, 119:6 instead [1] - 13:14 instruct [5] - 82:21, 86:11, 88:19, 97:5, 101:22 instructing [8] -88:5, 92:4, 92:6, 93:23, 95:7, 95:21, 98:24, 101:2 instruction [1] -44:16 instructional [5] -3:4, 43:24, 79:16, 89:7, 111:18 instructions [5] -35:20, 41:14, 80:8, 80:14, 81:13 intend [1] - 23:2 intended [1] - 108:24 intending [1] - 61:10 intention [1] - 72:14 interact [1] - 58:1 interest [3] - 53:14, 74:18, 123:10 interested [5] -37:16, 37:18, 72:18, 119:5, 123:15 intersection [1] -51.1 intervention [1] -70:10 invoice [1] - 38:23 **involve** [1] - 37:24 involved [4] - 5:12, 31:20, 43:1, 70:10 involvement [1] -118:15 **involving** [1] - 9:8 **IP** [2] - 16:7, 84:2 iPod [1] - 71:25 IRS [3] - 68:23, 69:3, 70:3

Irvine [4] - 5:16, 9:1, 45:18, 79:13 issue [1] - 5:11 issued [1] - 22:22 issues [4] - 40:10, 40:17, 72:25, 73:2

J

James [1] - 4:8 Jamie [2] - 78:20, 107:13 Jamie's [1] - 107:12 Jane [1] - 1:10 January [3] - 1:19, 123:8, 123:19

Jerry [9] - 30:13, 31:10, 31:15, 70:14, 70:21, 110:22, 116:1, 120:2, 120:3 **John** [1] - 1:10 Jordan [2] - 53:25, 54:3 **Jr** [2] - 85:8, 85:16 Juan [1] - 20:22 judgment [12] - 22:5, 22:8, 22:12, 61:23, 62:1, 62:8, 62:20, 62:25, 64:2, 64:4, 67:1, 114:18 judgments [1] -115:5 June [9] - 4:16, 4:17, 10:10, 10:12, 21:5, 21:6, 61:22, 63:25

K

junior [2] - 9:17, 9:20

K-a-r-a-t [1] - 33:15 **Kaplan** [9] - 30:19, 30:24, 31:10, 31:15, 37:6, 110:22, 115:25, 120:2, 120:3 Karat [1] - 33:15 karat [1] - 33:21 keep [5] - 42:25, 59:18, 96:18, 99:14 **KEVIN** [1] - 2:7 **Kevin** [1] - 3:3 kind [9] - 4:25, 8:16, 44:18, 45:12, 50:25, 54:1, 55:15, 96:15, 111:3 **kinds** [1] - 53:3 knowledge [8] -7:24, 26:22, 30:16, 30:22, 38:11, 59:20, 65:20, 110:7 knows [4] - 27:2, 27:17, 52:4, 71:4 Kyani [2] - 32:6, 32:18 **KYANI**[1] - 32:6

L

language [4] - 27:8, 27:23, 68:9, 89:7 lapsed [4] - 53:20, 53:21, 63:19, 64:9 large [4] - 82:4, 82:5, 98:15, 120:10 last [14] - 4:16, 7:12, 18:10, 21:5, 28:24, 49:23, 54:5, 60:18,

- 6-

insert [1] - 49:18

install [2] - 15:4,

88:6

inspection [1] - 2:19

60:25, 64:18, 64:24, 75:4, 75:6, 102:19 late [3] - 79:10, 93:7, 107:18 launch [2] - 97:10, 97.18 launched [1] - 74:11 launching [2] - 97:7, 101:11 **law** [2] - 65:19, 65:24 LAW [1] - 2:3 laws [5] - 10:7, 19:5, 28:19, 46:6, 113:8 lawsuit [7] - 8:6, 8:8, 8:16, 8:23, 9:3, 62:5, 114:19 lawsuits [4] - 26:22, 42:12, 90:11, 90:12 LCR [3] - 48:11, 49:16, 52:2 **LD** [1] - 48:24 lead [2] - 84:15, 88:6 leads [1] - 108:6 learn [6] - 44:11, 44:14, 53:4, 85:21, 93:17, 93:19 lease [2] - 5:11, 23.22 least [7] - 48:12, 48:16, 49:16, 50:12, 50:15, 52:3, 58:12 least-cost [3] -48:12, 49:16, 50:12 leave [1] - 17:16 **left** [2] - 14:11, 60:17 legal [2] - 23:7, 23:8 legwork [1] - 102:2 less [3] - 78:19, 100:9, 107:6 letting [1] - 7:22 level [1] - 9:15 levied [3] - 67:4, 114:23, 115:6 **LEVIN** [18] - 2:3, 4:5, 58:24, 59:3, 59:4, 75:9, 75:13, 75:15, 110:14, 110:19, 116:17, 119:16, 119:19, 121:9, 121:13, 121:15, 121:20, 122:5 Levin [4] - 2:15, 2:16, 3:3, 3:25 liability [4] - 26:20, 27:9, 27:12, 27:24 liable [1] - 27:11 library [3] - 87:15. 88:16, 96:9 liens [2] - 68:23, 69:20

lifestyle [2] - 29:9, 29:25 Lifestyle [12] - 29:15, 30:4, 30:9, 30:17, 30:23, 31:4, 31:12, 31:17, 31:19, 31:25, 111:24, 120:4 **limitation** [1] - 26:20 line [3] - 7:5, 47:10, 78:21 lines [1] - 51:8 link [2] - 84:6, 98:6 links [4] - 3:3, 68:4, 76:11, 121:23 list [58] - 3:3, 15:8, 15:11, 15:14, 15:17, 15:18, 15:24, 15:25, 16:21, 17:1, 32:5, 53:8, 53:12, 54:15, 65:25, 77:3, 81:15, 82:4, 82:7, 83:1, 83:5, 83:10, 83:13, 83:14, 83:16, 88:6, 88:7, 89:14, 89:20, 89:21, 89:22, 89:25, 90:2, 90:4, 90:5, 90:15, 90:19, 90:20, 90:21, 91:1, 91:2, 91:15, 91:21, 91:23, 92:1, 92:8, 92:10, 94:8, 95:1, 95:11, 96:21, 100:18, 101:13, 102:20, 113:1, 119:10 listed [8] - 19:12, 23:25, 26:12, 70:15, 76:21, 82:10, 85:24, 87:13 listen [1] - 88:17 listening [4] - 87:19, 95:16, 106:4, 106:5 ListGIANT [2] - 12:2, 52:23 lists [12] - 12:3, 53:7, 81:10. 83:2. 90:16. 91:18, 91:19, 92:5, 96:12, 109:11, 112:16, 112:17 live [16] - 12:6, 12:11, 12:13, 12:14, 12:16, 12:18, 12:20, 13:7, 14:12, 14:23, 20:18, 20:20, 47:16, 94:13, 94:23, 105:23 lives [1] - 66:17 living [1] - 21:8 LLC [12] - 1:7, 10:3, 10:4, 10:6, 10:7,

18:11, 19:1, 22:4,

24:7, 26:23, 53:17,

lieu [1] - 14:2

115:19 **LLP** [2] - 1:17, 2:6 load [13] - 14:16, 14:18, 14:19, 14:20, 15:20, 54:18, 54:21, 87:15, 88:15, 90:4, 92:8, 96:7, 117:16 loaded [3] - 70:8, 96:6, 109:18 loan [5] - 72:19, 72:22, 72:24, 72:25, 73:3 loan-mod [2] - 72:19, 72:22 locate [1] - 79:3 located [5] - 38:17, 40:15, 45:17, 79:12, 110:11 location [1] - 41:2 log [3] - 11:3, 42:1, 88:1 **logging** [1] - 38:2 login [8] - 41:8, 41:13, 44:3, 58:4, 85:5, 85:11, 92:21 long-distance [9] -48:6, 48:14, 48:15, 49:4, 49:7, 49:20, 50:7, 52:5, 52:7 look [11] - 10:13, 22:17, 29:1, 30:1, 31:9, 36:6, 39:3, 44:1, 59:24, 65:7, 66:11 looked [1] - 87:8 looking [8] - 14:8, 35:18, 36:21, 64:15, 66:12, 84:11, 89:8, 95:25 looks [2] - 79:10, 80.24 lose [3] - 17:18, 89:18. 95:13 **lost** [1] - 105:8 loud [1] - 6:20 lower [1] - 78:20 M

machine [13] - 14:11, 14:23, 47:16, 94:3, 94:5, 94:14, 103:3, 103:22, 104:8, 106:8, 107:2, 109:1, 111:17 machines [1] - 94:23 **mad** [1] - 97:12 Madison [3] - 1:18, 2:8, 123:18 mail [1] - 41:1 maintain [7] - 59:5, 59:10, 59:17, 60:11,

74:18, 90:21, 91:22 maintained [3] -90:24, 90:25, 91:20 majority [1] - 16:5 male [1] - 53:2 man [1] - 108:19 manner [2] - 80:19, 81:11 manually [2] - 12:25, 14:14 manufacture [1] -72:1 Marc [1] - 37:3 MARC [1] - 37:3 marine [2] - 11:18, 11:20 marked [18] - 22:14, 22:16, 23:15, 23:17, 26:6, 26:8, 28:20, 28:22, 61:15, 61:18, 64:13, 64:16, 77:4, 82:10, 85:24, 87:13, 92:11, 102:21 marketed [1] - 74:12 Marketing [4] -35:17, 35:20, 103:2, 111:16 marketing [18] -29:10, 33:17, 34:19, 35:4, 35:7, 103:2, 103:21, 103:22, 104:7, 104:8, 106:7, 106:8, 107:1, 108:25, 109:1, 111:17, 120:4 marks [1] - 122:2 mass [1] - 98:13 materialized [1] -104:11 materials [1] - 68:9 matter [5] - 5:20, 11:15, 57:4, 68:18, 86:14 Maurer [8] - 30:13, 31:10, 31:15, 37:6, 70:14, 110:22, 116:1, 120:3 mean [25] - 10:21, 11:11, 11:25, 12:11, 14:4, 16:16, 24:6, 33:25, 34:11, 49:1, 51:9, 53:4, 66:1, 90:9, 93:14, 93:18, 102:14, 103:16, 104:11, 105:4, 108:3, 108:4, 117:7, 117:13, 121:15 meaning [1] - 101:5 means [4] - 25:10, 34:14, 86:19, 87:2 meant [2] - 15:13,

media [5] - 45:1, 45:4, 45:5, 45:17, 69.14 medications [1] -9.12 meeting [2] - 11:9, 14.9 members [1] - 18:20 mentioned [6] - 8:5, 9:1, 11:10, 16:2, 16:14, 87:10 menu [2] - 28:25, 32:10 message [31] -13:17, 13:20, 14:6, 14:10, 14:13, 14:19, 25:13, 25:18, 25:19, 25:23, 26:1, 74:7, 80:7, 80:10, 84:1, 89:24, 91:8, 96:18, 97:17, 98:2, 102:3, 105:20, 105:25, 106:4, 106:5, 108:6, 110:1, 117:15, 117:24 messages [4] -118:16. 120:10. 120:15 messaging [1] - 71:6 met [2] - 38:21, 64:19 methods [1] - 63:4 MICHAEL [4] - 1:6, 1:13, 4:1, 123:7 Michael [5] - 4:8, 60:6, 85:16, 115:17, 116:23 middle [1] - 7:5 Mifflin [2] - 1:18, 2:7 might [11] - 6:1, 9:12, 24:18, 48:21, 72:18, 74:10, 79:2, 93:11, 93:12, 96:2, 121:6 migrate [3] - 61:13, 92:12, 94:1 migrating [1] -100:11 militant [6] - 89:21, 90:4, 90:5, 90:19, 90:20, 91:21 millionaire [3] -104:8, 106:7, 107:1 mind [3] - 58:22, 72:17, 118:6 mine [2] - 5:10, 39.13 minimum [1] - 86:22 minute [9] - 47:3, 47:6, 47:9, 56:18, 57:16, 78:20, 79:7,

58:9

88:4 minutes [14] - 47:4, 47:7, 47:14, 47:17, 47:19, 48:7, 56:5, 57:5, 57:13, 57:15, 77:7, 95:12, 105:14, 107:22 missing [1] - 96:1 Mississippi [12] -2:24, 8:12, 65:3, 65:14, 66:4, 66:14, 66:20, 67:3, 67:4, 114:24, 115:3, 115:12 Mississippi's [1] -65:23 Missouri [13] - 8:12, 22:5, 22:7, 61:22, 62:4, 62:14, 66:6, 66:7, 66:14, 66:20, 66:25, 114:20, 115:9 misusing [2] -113:13, 114:11 MMM [1] - 34:11 mobile [1] - 10:18 **Mobile** [1] - 1:9 mobiletrackme [1] -73.7 **mock** [1] - 73:5 mod [2] - 72:19, 72:22 modify [1] - 73:3 moment [2] - 75:10, money [11] - 8:24, 39:23, 40:20, 40:24, 49:6, 55:21, 55:23, 71:16, 78:22, 115:10 monitor [2] - 112:19, 112:24 monitoring [1] -113:3 Montes [13] - 4:8, 4:9, 19:15, 22:16, 60:6, 61:17, 75:16, 85:8, 85:16, 110:20, 115:17, 116:23, 121:21 **MONTES** [4] - 1:6, 1:13, 4:1, 123:7 month [1] - 21:18 morning [3] - 4:6, 113:21, 119:8 mortgage [1] - 45:24 most [12] - 14:5, 18:6, 25:13, 48:9, 52:17, 52:19, 55:19, 89:14, 99:15, 117:25, 118:1, 118:7 mostly [2] - 117:18, 118:6

30:20, 35:9, 36:2, motion [1] - 107:7 motions [1] - 105:6 36:5, 36:6, 37:3, 38:6, mountain [2] - 86:24, 87.4 move [8] - 82:9, 85:23, 88:25, 100:17, 104:21, 105:14, 107:9, 117:21 moved [1] - 107:21 moving [6] - 87:12, 92:9, 95:10, 96:20, 101:12, 102:19 MR [28] - 2:3, 2:7, 4:5, 4:19, 23:6, 58:24, 59:3, 59:4, 59:8, 75:9, 75:13, 75:15, 110:14, 110:19, 116:17, 116:19, 116:22, 119:13, 119:16, 119:19, 121:9, 121:12, 121:13, 121:14, 121:15, 121:17, 121:20, 122:5 multi [1] - 30:14 multi-tier [1] - 30:14 multilevel [3] -29:10, 33:17, 34:19 multiple [2] - 15:8, 15:14 **must** [1] - 30:6 muted [1] - 77:13 MyAdGuys [4] -26:15, 36:18, 63:23, 69:7 MyAdGuys.com [20] - 10:6, 10:11, 10:14, 12:5, 18:11, 18:18, 18:23, 22:4, 24:7, 26:23, 29:23, 37:8, 43:5, 46:13, 59:10, 63:2, 63:24, 64:11, 115:18, 115:20 MyBizTexter [1] -71.10 mydataguys [7] -52:22, 53:6, 53:9, 53:13, 53:17, 54:9 MyDataGuys [1] -Mydataguys.com [1] Myers [2] - 4:12, 19:17

Ν

myriad [1] - 41:14

name [38] - 4:7, 10:5, 18:12, 18:24, 19:13, 26:14, 29:23, 30:13,

38:9, 38:14, 40:18, 53:16, 54:5, 60:18, 63:1, 63:22, 64:10, 68:20, 70:15, 71:3, 72:6, 72:9, 72:10, 73:4, 73:7, 74:16, 85:9, 103:1, 107:14, 112:8, 112:11 named [1] - 60:15 names [3] - 30:8, 31:13, 33:2 national [1] - 27:5 nature [3] - 9:9, 17:24, 117:12 need [12] - 7:3, 7:7, 11:18, 12:21, 67:15, 75:19, 83:11, 88:17, 93:22, 97:16, 97:17 needed [2] - 85:10, 106:24 needs [1] - 21:12 never [23] - 8:25, 16:11, 28:15, 32:2, 32:7, 34:13, 38:21, 39:17, 40:8, 41:1, 46:9, 62:5, 67:6, 71:14, 72:3, 73:6, 73:10, 74:11, 74:12, 104:11, 115:12 New [1] - 3:1 new [3] - 23:11, 42:5, 64:2 next [12] - 6:11, 13:20, 27:16, 32:5, 32:15, 33:15, 33:24, 34:11, 41:10, 42:9, 95:10, 121:23 nickname [1] - 85:13 night [1] - 28:24 ninth [2] - 101:12 no-call [2] - 65:23, 65:25 **nobody** [6] - 21:10, 21:18, 73:19, 108:21, 108:23, 117:7 **non** [4] - 23:8, 74:17, 83:25, 114:10 non-legal [1] - 23:8 non-phone [1] -83:25 non-political [1] -114:10 non-starter [1] -74:17 none [2] - 26:24, normal [1] - 6:23 Northbrook [1] - 2:4 - 8 -

northern [1] - 40:16 notarial [1] - 123:18 Notary [3] - 1:16, 123:5, 123:22 notation [2] - 75:17, 75.18 **note** [1] - 76:4 nothing [5] - 23:13, 71:22, 72:13, 107:8 noticed [2] - 49:22, 75:17 number [41] - 10:19, 11:1, 11:16, 12:2, 12:23, 13:3, 15:8, 15:10, 16:8, 16:20, 16:22, 25:10, 25:16, 25:22, 25:25, 29:14, 49:23, 52:23, 54:21, 55:13, 56:15, 81:23, 82:5, 84:13, 84:15, 84:17, 90:14, 92:5, 94:21, 96:14, 96:16, 97:20, 98:15, 105:18, 105:23, 105:24, 106:2, 107:3, 108:7, 120:10 numbers [31] -14:25, 15:6, 15:13, 15:14, 15:18, 15:24, 17:2, 47:13, 52:15, 54:15, 57:16, 70:7, 81:10, 82:4, 82:5, 83:13, 83:16, 88:7, 88:22, 88:23, 91:1, 94:3, 94:4, 94:23, 97:23, 109:8, 109:13, 112:16, 119:10, 119:11, 120:11 0

oath [1] - 4:3 objects [1] - 2:19 obtain [4] - 9:18, 11:23, 90:13, 91:25 obtained [1] - 61:22 occasion [1] - 40:9 **OF** [4] - 1:1, 2:3, 123:1, 123:2 offer [5] - 12:6, 12:8, 12:9, 63:6 offered [3] - 48:13, 63:6, 91:6 offering [2] - 49:6, 84.10 office [1] - 123:18 officers [2] - 18:20, 19:11 **OFFICES** [1] - 2:3 often [2] - 41:21,

3:24

originally [2] - 40:2,

56:9 old [1] - 26:14 once [13] - 15:8, 15:15, 15:16, 17:20, 35:13, 37:12, 46:16, 56:9, 70:9, 83:9, 96:9, 106:3, 106:11 **one** [61] **-** 5:1, 5:3, 5:4, 7:13, 11:10, 12:19, 15:6, 15:7, 15:13, 17:17, 20:25, 24:4, 26:13, 29:21, 31:19, 32:15, 33:15, 33:17, 33:24, 34:11, 36:12, 37:5, 37:10, 46:3, 48:13, 50:8, 58:1, 61:12, 63:12, 70:14, 74:3, 75:18, 77:2, 79:7, 82:11, 85:25, 89:9, 89:10, 89:13, 90:14, 90:19, 91:5, 91:20, 92:2, 92:10, 92:11, 92:24, 93:15, 95:10, 95:11, 97:14, 97:19, 97:25, 98:3, 100:19, 101:14, 102:21, 107:21, 108:19, 109:25 one-man [1] - 108:19 ones [1] - 27:10 ongoing [1] - 56:10 online [1] - 106:19 operate [1] - 18:12 operated [3] - 18:24, 18:25, 43:21 **operates** [1] - 38:14 operating [10] - 22:3, 30:2, 36:17, 55:1, 59:20, 63:7, 63:21, 64:10, 79:14, 99:17 operations [3] -61:2, 61:7, 62:23 **opinion** [1] - 23:10 opposed [2] - 6:21, 99:21 opt [1] - 91:11 **option** [2] - 15:22, 91:6 **order** [12] - 15:18, 15:19, 53:5, 53:8, 76:21, 76:25, 101:14, 101:25, 102:1, 109:14, 109:21, 109:22 ordering [3] - 105:5, 107:25, 108:3 Oregon [1] - 110:11 original [3] - 3:6,

89:16 originating [1] otherwise [3] - 30:6, 33.14 33.22 outcome [2] - 56:23, 123:16 outside [2] - 83:4, 114:1 overall [1] - 108:24 overs [1] - 118:23 owe [2] - 69:3, 70:1 own [27] - 4:13, 15:4, 19:19, 20:22, 24:6, 29:8, 45:20, 53:25, 58:10, 59:25, 60:2, 68:2, 68:20, 72:10, 83:1, 83:7, 83:9, 83:10, 91:17, 91:23, 97:20, 102:8, 117:3, 118:18, 118:20, 121:8 owned [2] - 24:2, 24.4 owner [5] - 18:18, 45:6, 63:10, 73:15, 78:21 owners [2] - 19:8, 30:8 ownership [2] -53:14, 74:18 owns [2] - 19:21, 20:24

Ρ

P.M [6] - 86:16, 86:17. 86:20. 86:25. 113:25 **p.m** [2] - 1:20, 122:6 pace [1] - 17:2 pacific [4] - 86:16, 86:17, 86:25, 87:3 Page [2] - 2:14, 2:18 page [8] - 24:1, 25:8, 26:19, 26:25, 46:1, 46:4, 76:22, 98:5 pages [1] - 49:15 paid [4] - 46:16, 51:15, 55:22, 57:6 Panama [1] - 38:18 papers [1] - 5:13 paragraph [4] - 27:1, 27:16, 27:21, 65:17 parameters [2] -14:22, 101:10 pardon [1] - 75:5 part [3] - 15:9, 53:10, participating [1] -35:19

parties [3] - 52:21, 123:10, 123:14 partners [1] - 72:3 party [4] - 8:7, 8:11, 8:18, 118:19 pass [1] - 79:6 passed [1] - 72:3 password [2] -37:25, 58:5 past [8] - 18:9, 31:23, 69:10, 71:9, 110:25, 113:4, 119:24, 120:18 pause [2] - 80:4, 82:13 pay [9] - 38:23, 40:20, 46:18, 46:24, 51:16, 62:20, 78:22, 98:19, 115:11 payment [3] - 39:24, 55:17, 56:11 payroll [1] - 43:16 PDD [1] - 49:24 **PDFs** [1] - 3:6 Pelletter [2] - 1:16, 123.4 pen [1] - 122:2 penalties [1] - 65:4 pending [2] - 5:15, 7.4 Pennsylvania [1] -102:15 penny [2] - 47:6, 57:16 **people** [57] - 6:23, 10:24, 12:14, 12:16, 14:17, 16:18, 30:11, 30:25, 31:2, 37:5, 37:9, 38:24, 41:18, 41:21, 43:18, 52:14, 52:20, 57:7, 57:14, 57:21, 58:16, 71:10, 71:12, 84:8, 84:11, 84:17, 86:12, 89:18, 90:6, 90:8, 90:11, 90:17, 91:23, 94:23, 94:25, 95:1, 95:24, 97:5, 97:11, 99:14, 99:25, 100:11, 101:24, 103:14, 104:14, 106:25, 108:15, 108:19, 109:1, 111:10, 111:24, 112:4, 117:13, 118:23, 120:20 per[10] - 11:22, 47:6,

47:9, 49:15, 55:5,

particular [4] - 42:6,

60:7, 85:18, 90:2

56:18, 56:22, 57:3, 78:20 percent [4] - 18:5, 18:18, 99:16, 100:2 percentage [6] -18:3, 51:15, 99:7, 99:8, 99:20, 100:3 period [6] - 81:20, 82:6, 94:24, 94:25, 97:10, 109:9 permanently [1] -90:1 permit [1] - 2:19 person [21] - 10:25, 11:5, 12:16, 13:1, 13:7, 13:18, 13:19, 14:23, 17:3, 17:14, 25:25, 32:9, 37:17, 39:15, 47:16, 60:4, 81:4, 105:23, 113:7, 113:20, 123:9 personal [1] - 68:16 personally [8] - 8:15, 24:4, 51:10, 51:11, 68:25, 116:23, 117:6, 117:8 Philippines [3] -13:13, 13:19, 13:21 phone [71] - 11:1, 11:9, 12:8, 13:8, 13:16, 14:25, 15:8, 16:8, 16:9, 16:10, 16:11, 16:18, 16:23, 16:25, 17:2, 17:4, 17:5, 17:8, 17:14, 17:20, 25:16, 25:22, 25:25, 27:10, 35:21, 48:16, 48:18, 48:24, 49:21, 49:23, 50:2, 50:3, 50:4, 50:10, 50:14, 52:15, 54:15, 54:21, 59:10, 60:3, 70:7, 74:3, 74:4, 74:8, 80:11, 81:10, 81:23, 82:5, 83:25, 84:2, 84:13, 84:16, 88:7, 88:22, 90:14, 92:5, 94:3, 94:4, 94:21, 96:16, 96:19, 97:19, 97:20, 105:20, 105:23, 106:1, 108:13, 112:16, 117:9, 120:10 phone's [2] - 73:12, 84.4 pick [1] - 17:22 picked [1] - 73:9 picks [3] - 47:15, 47.16 **pinpoint** [1] - 39:2

place [16] - 39:12, 41:9, 52:7, 52:13, 66:3, 67:18, 78:3, 80:19, 81:18, 81:19, 83:6, 83:18, 104:18, 104:19, 120:8, 121:24 placed [14] - 14:14, 14:15, 27:14, 31:24, 50:20, 51:19, 56:16, 59:6, 59:11, 115:25, 116:8, 116:11, 118:16, 121:23 places [1] - 47:21 placing [17] - 29:15, 29:24, 30:4, 31:3, 31:11, 31:16, 32:18, 32:23, 33:11, 33:21, 34:2, 34:20, 54:17, 70:10, 109:25, 112:20, 112:25 **Plaintiff** [3] - 1:4, 1:14, 2:5 **plaintiff** [1] - 8:23 plaintiff's [1] - 26:10 plans [2] - 7:22, 21:12 platform [34] - 16:17, 42:6. 42:8. 44:12. 50:18, 51:17, 52:13, 68:4, 68:19, 68:21, 77:25, 78:2, 78:3, 78:7, 78:18, 80:18, 80:20, 80:21, 81:1, 81:2, 81:7, 81:12, 90:22, 107:12, 107:16, 113:10, 113:14, 114:11, 116:4, 116:8, 116:12, 118:17, 119:20 platforms [2] - 83:8, 84:23 play [19] - 13:16, 14:1, 14:12, 74:1, 74:11, 76:12, 77:8, 79:25, 80:9, 82:12, 86:1, 87:15, 88:9, 92:13, 93:21, 100:20, 101:15, 103:5, 107:22 played [23] - 44:14, 77:12, 77:15, 80:3, 82:15, 84:25, 85:3, 86:3, 87:18, 88:13, 88:19, 89:3, 89:6, 92:15, 95:15, 96:25, 100:22, 101:17, 103:8. 104:23. 105:2. 105:16. 107:24 playing [2] - 79:20, 105:25 **plug** [1] - 71:25

plus [1] - 61:24 Podmusicgear.com [3] - 1:7, 71:19, 71:21 point [7] - 38:4, 39:10, 49:14, 73:23, 76:18, 88:1, 117:21 **pointing** [1] - 46:11 policy [1] - 55:22 political [24] - 12:15, 18:10, 52:20, 55:19, 67:19, 68:6, 68:14, 89:15, 98:2, 99:3, 99:8, 99:10, 99:11, 99:21, 99:24, 100:9, 101:24, 103:25, 113:19, 114:10, 118:2, 118:5, 118:6 politician [3] - 10:22, 28:18, 86:14 politicians [7] - 14:5, 18:7, 28:16, 28:19, 56:22, 57:7, 120:21 politics [3] - 10:22, 68:7, 113:22 poll [1] - 68:7 polling [2] - 68:6, 68:14 pool [2] - 12:17, 14:7 portion [1] - 99:4 possession [1] -106:18 possibility [1] -119:6 possible [2] - 111:5, 111:6 **practice** [1] - 59:19 practices [2] -114:21, 114:25 pre [1] - 97:17 pre-call [1] - 97:17 predial [1] - 50:1 predicting [2] - 17:9, 17:11 predictive [11] -12:9, 16:14, 16:17, 16:20, 17:1, 17:24, 18:4, 18:9, 43:25, 81:8, 81:16 predictively [1] -17.1 predominant [1] -26:3 premises [1] - 2:20 **preparing** [1] - 7:9 prepayment [1] prerecorded [10] -13:17, 13:24, 14:6, 14:12, 80:7, 80:10, 84:1, 105:20, 120:10,

9 -

120:15 presence [1] - 38:19 present [1] - 2:10 presented [1] president [1] - 54:4 **Presley** [1] - 3:1 press [13] - 25:9, 64:16, 65:10, 65:17, 89:24, 89:25, 91:6, 91:13, 91:23, 92:13, 105:18, 110:3 pressed [1] - 105:21 presses [2] - 25:18, 25:24 Presta [1] - 60:21 pretty [6] - 35:12, 36:6, 37:10, 44:13, 95:9 previously [1] -36:15 **print** [5] - 2:23, 2:24, 11:14, 28:23, 49:14 printed [1] - 23:24 printing [1] - 10:18 printout [2] - 45:25, priority [1] - 86:18 problem [1] - 96:5 **Procedure** [1] - 1:15 procedures [2] -114:21, 115:1 proceeding [1] -8.19 process [2] - 25:2, 101:7 proctor [1] - 11:5 produce [3] - 2:19, 22:23. 23:2 product [2] - 16:6, 72:2 production [1] -26:10 **products** [3] - 11:19, 11:20, 104:2 Professional [1] professional [1] -123:9 profit [2] - 33:7, 33:12 program [6] - 29:25, 30:5, 31:12, 31:17, 31:25, 111:25 programmed [1] programming [1] -17:25 programs [2] -31:20, 31:21

prospect [1] - 17:18 protection [2] -27:19, 112:21 provide [16] - 10:16, 10:17, 11:10, 12:5, 15:2, 25:16, 27:13, 36:19, 37:1, 41:17, 48:7, 71:5, 79:3, 102:1, 119:20, 120:14 **provided** [5] - 3:6, 26:16, 35:20, 106:10, 109:11 provider [6] - 26:3, 47:19, 48:15, 48:24, 50:7, 112:15 provides [1] - 38:6 providing [3] -40:21, 83:5, 112:16 provision [8] - 25:6, 25:22, 37:19, 37:20, 37:23, 41:8, 103:14, 103:15 provisioning [1] -108.1 provisions [1] -27:18 Public [4] - 1:16, 65:3, 123:5, 123:22 **pulling** [1] - 83:17 purification [1] purpose [4] - 27:7, 27:20, 74:14, 74:15 purposes [1] - 99:9 pursuant [1] - 1:15 **push** [1] - 84:8 **pushing** [3] - 42:18, 42:19, 105:19 **put** [17] - 25:17, 26:5, 32:2, 33:5, 49:19, 54:19, 65:25, 73:10, 73:25, 90:19, 96:2, 97:15, 97:19, 97:20, 98:2, 109:15, 109:16

Q

putting [2] - 32:13,

puts [1] - 92:2

quality [1] - 74:9 questioning [1] - 7:5 questions [21] -5:14, 6:7, 6:20, 7:4, 7:6, 9:13, 11:4, 11:6, 41:16, 55:4, 58:6, 84:18, 89:2, 96:14, 102:24, 116:18, 116:20, 117:12, 119:14, 119:17, 121:12 quicker [1] - 81:22 quite [4] - 35:24, 41:23, 41:24, 102:22 quoted [1] - 78:11

R

race [1] - 113:21

rainMakercalls. com [2] - 92:22, 92:24 RainMakercalls. com [1] - 77:20 raise [1] - 79:22 ran [4] - 111:23, 112:1, 112:3, 112:6 random [1] - 109:13 randomize [2] -15:21, 109:23 randomized [2] -15:23, 109:20 randomizer [1] -109:19 randomizing [1] -15:21 randomly [1] - 82:6 rang [1] - 16:12 rate [14] - 11:22, 47:4, 48:13, 48:17, 48:22, 49:1, 49:5, 49:13, 49:19, 50:5, 50:11, 50:22, 51:3 rates [2] - 47:5, 49:15 rather [1] - 76:23 re [2] - 49:7, 119:18 re-branded [1] - 49:7 **rE-EXAMINATION** [1] - 119:18 read [1] - 6:18 reading [1] - 76:23 reads [1] - 77:7 ready [1] - 16:18 real [4] - 74:22, 74:24, 74:25, 75:1 really [13] - 13:23, 29:6, 29:8, 42:18, 48:23, 55:16, 58:9, 73:19, 74:9, 91:19, 104:11, 107:8, 120:23 reason [18] - 23:8, 42:7, 53:24, 56:23, 58:7, 61:6, 61:13, 66:20, 67:11, 71:14, 73:15, 76:2, 93:13, 93:16, 100:10, 104:10, 113:23, 114:3 receive [5] - 41:21, 42:3, 44:16, 55:5, 91:7

received [2] - 26:9, 60:3 receives [1] - 81:4 recess [3] - 59:2, 75:12, 110:18 recipient [2] - 13:16, 14.7 recognize [1] - 23:18 recollection [2] -32:16, 103:4 record [25] - 4:7, 6:2, 6:25, 11:22, 14:19, 25:23, 59:1, 59:3, 74:3, 74:7, 75:10, 75:11, 75:13, 76:24, 78:11, 78:13, 92:18, 95:18, 96:18, 97:3, 98:1, 118:21, 121:19, 121:21 recorded [5] - 76:19, 83:21, 89:16, 93:6, 97:14 recording [2] - 89:8, 118:20 records [13] - 7:8, 22:23, 22:25, 23:3, 24:17, 59:5, 59:10, 59:14, 60:12, 79:2, 115:24, 116:7, 116:15 recover [2] - 8:24, 95:25 reduced [1] - 123:8 refer [4] - 51:14, 71:10, 76:22, 99:2 referral [4] - 70:21, 98:8, 98:19, 98:21 referrals [1] - 84:11 referred [9] - 30:25, 31:2, 31:9, 31:22, 37:9, 39:13, 60:14, 115:16, 118:19 referring [6] - 31:11, 31:15, 42:10, 43:4, 43:7, 108:17 reflected [1] - 87:6 reflecting [1] - 86:8 refuse [1] - 23:12 regard [1] - 27:3 regarding [3] - 40:9, 65:12.65:20 regardless [2] -56:23, 64:8 Registered [1] -123:4 registry [1] - 27:6 regular [2] - 81:16, 98:11 regularly [1] - 89:23 regulations [3] -

relate [4] - 69:6, 69:11, 69:13, 69:16 related [13] - 31:3, 31:16. 31:24. 32:18. 32:23, 33:11, 33:21, 34:21, 43:25, 60:7, 79:17, 116:7, 123:13 relation [1] - 66:21 **Release** [1] - 3:1 release [3] - 64:17, 65:10, 65:17 relevance [1] - 89:12 relevant [1] - 7:25 reload [1] - 96:10 remember [26] - 5:4, 5:7, 5:8, 5:19, 21:22, 21:25, 22:2, 22:13, 24:14, 24:16, 26:18, 29:16, 33:9, 33:18, 34:15, 34:17, 62:10, 70:2, 78:9, 78:10, 104:12, 104:17, 110:24, 111:15, 111:22, 112:2 remove [3] - 90:17, 90:18 removed [1] - 89:25 rent [3] - 4:13, 4:14, 21:11 rented [1] - 21:17 renting [1] - 21:12 rents [1] - 21:18 repeat [1] - 6:16 repeatedly [1] - 99:3 **rephrase** [1] - 6:16 report [4] - 15:10, 92:12, 94:1, 94:20 Reporter [1] - 123:5 reporter [3] - 6:12, 6:18, 123:9 reports [2] - 94:9, 94:10 represent [4] -22:21, 23:23, 28:23, 76:10 republican [1] -102:16 request [1] - 26:10 requested [2] -22:25, 23:3 requesting [2] -22:22, 50:20 requests [1] - 28:15 require [1] - 55:17 requirements [1] -113:10 requires [1] - 13:12 reseller [4] - 49:10, 51:9, 51:11, 51:24

resellers [1] - 50:9

_ 10 _

27:1, 27:3, 27:6

season [2] - 18:10,

reselling [1] - 47:20 reside [4] - 19:17, 20:15, 21:2, 21:15 resided [1] - 4:15 residence [2] - 4:13, 21.4 resold [1] - 48:8 respect [1] - 118:14 responded [1] - 62:6 response [3] - 13:15, 26:10, 62:16 responsibility [2] -113:8. 113:9 rest [1] - 85:20 restarting [1] - 89:5 restrictions [1] -113:1 result [6] - 12:23, 12:24, 13:6, 81:3, 94:21, 115:5 results [3] - 83:14, 94:10, 95:3 retain [1] - 53:1 retained [1] - 116:14 returns [1] - 69:13 revenue [1] - 99:23 review [5] - 7:8, 7:11, 7:15, 121:15, 121:17 rich [1] - 36:11 Rich [1] - 36:20 ring [3] - 17:3, 36:2, 112:11 ringless [11] - 12:8, 16:2, 16:4, 16:5, 18:5, 42:19, 42:20, 61:14, 83:24, 99:15, 100:12 ringlesscalls.com [2] - 83:23, 83:24 rings [1] - 49:24 riverside [2] - 9:21 **Riverview** [1] - 4:12 road [1] - 4:12 robocall [1] - 57:20 robocalled [1] - 15:1 robocalling [11] -12:8, 14:3, 14:5, 14:16, 18:4, 18:6, 18:8, 42:16, 55:9, 66:19, 66:24 robocalls [2] - 99:12, 99.13 robopolling [1] **room** [1] - 110:16 Rosetta [6] - 67:24, 68:3, 68:8, 68:12, 68:13, 89:17 ROSETTA [1] - 67:24 Rosettacalls [1] -68.2

rough [1] - 78:24 round [1] - 57:16 route [4] - 49:15, 50:6, 50:13, 52:3 routing [3] - 48:12, 49:16, 50:12 RPR [1] - 1:16 rule [1] - 55:20 Rule [1] - 1:15 rules [5] - 6:3, 27:1, 27:3, 27:6, 27:22 run [7] - 89:23, 111:14. 111:20. 113:19. 117:14. 118:8, 118:12 running [6] - 103:17, 110:21. 111:9. 113:20, 117:11, 121:5

S

S-a-I-k-i-n [1] - 54:6 **Sal** [1] - 45:2 sales [17] - 31:4, 32:23, 45:11, 55:24, 57:10, 60:3, 67:21, 70:5, 86:15, 88:21, 99:9, 99:22, 103:22, 114:9, 119:21, 120:17, 121:5 salespeople [1] -35:21 **salkin** [1] - 54:6 san [1] - 20:22 Sarah [2] - 1:16, 123:4 saw [3] - 46:10, 62:5, 64:18 schedule [2] - 14:21, 77:5 Scott [2] - 60:15, 60.21 screamers [2] - 90:7, 90:9 screen [4] - 2:23. 2:24, 28:24, 92:21 screening [1] -107:11 screenshot [1] -83:21 script [4] - 12:22, 118:21, 120:23, 121:3 **scripts** [2] - 118:18, 120:20 scrub [2] - 89:20, scrubbed [1] - 90:1 scrubs [1] - 119:9 seal [1] - 123:18

99.10 second [5] - 65:17, 76:22, 82:9, 82:10, 88.4 seconds [6] - 77:8, 87:16, 95:12, 100:21, 105:15, 107:22 **secretary** [2] - 19:12, 43:14 section [2] - 26:20, 26:25 see [6] - 58:5, 79:22, 83:21, 84:22, 85:2, 122:2 seeing [1] - 65:10 seeking [2] - 41:21, 42:22 seem [1] - 71:16 **segmented** [1] - 95:1 **select** [2] - 11:6, 119:9 **selected** [1] - 118:25 selection [1] - 32:5 selections [1] -28:25 selects [1] - 119:3 sell [14] - 11:16, 11:21, 45:12, 45:20, 49:11, 49:12, 52:21, 52:22, 71:23, 72:1, 72:16, 73:6, 112:14 selling [10] - 29:12, 36:25, 45:19, 51:2, 54:12, 54:13, 75:1, 104:3, 111:24, 112:4 send [25] - 37:21, 38:23, 39:23, 40:20, 40:22, 47:7, 50:6, 50:14, 57:4, 57:17, 58:2, 58:4, 71:12, 84:2, 90:16, 98:12, 98:13, 102:2, 106:12, 108:4, 109:22, 117:14, 117:24, 119:7 sending [2] - 113:7, 120:9 sense [2] - 50:15, 106:15 sent [10] - 5:2, 14:21, 37:14, 39:24, 52:2, 62:12, 62:13, 62:14, 76:11 SEO [1] - 10:17 separate [1] - 92:21 sequentially [2] -15:25, 82:7 **server** [4] - 16:7, 84:3 server-to-server [1] - 84:3 Service [2] - 2:22, service [7] - 13:13, 26:4. 46:23. 73:14. 98:9, 102:13, 105:5 services [17] - 10:16, 11:10, 12:4, 12:6, 12:7, 36:19, 37:1, 40:21, 45:12, 45:19, 45:21, 56:2, 63:6, 71:5, 74:22, 74:24, 84:10 session [1] - 104:19 set [37] - 19:22, 19:23, 35:21, 39:11, 39:16, 41:18, 46:16, 50:17, 51:17, 52:12, 55:25, 56:12, 57:20, 58:3, 58:19, 59:6, 59:12, 60:4, 67:13, 68:2, 68:21, 70:7, 70:17, 71:23, 74:13, 76:24, 80:8, 80:13, 80:14, 81:8, 91:4, 91:13, 99:20, 102:3, 107:2, 109:2, 123:17 setting [5] - 38:24, 46:23, 70:5, 88:20, 101:10 settings [1] - 119:1 **settled** [1] - 5:19 **setup** [4] - 13:12, 54:9, 102:7, 106:20 seventh [2] - 96:20, 96:21 several [4] - 31:21, 39:2, 84:23, 112:14 shall [2] - 46:2, 46:5 short [4] - 81:20, 82:6, 95:9, 109:9 Shoutpoint [19] -78:1. 78:2. 78:17. 78:21, 79:12, 79:17, 80:2, 80:15, 80:20, 81:1, 81:7, 81:15, 84:21, 92:25, 93:10, 107:15, 107:16, 116:4, 116:9 Shoutpoint's [2] -77:24, 78:7 **show** [8] - 54:18, 85:11, 106:13, 106:16, 108:8, 117:17, 117:19, 118:10 **showed** [1] - 85:5 showing [4] - 77:2, 81:14, 93:5, 98:5

85:19 sign [6] - 24:7, 24:10, 24:25, 37:12, 39:20, 58:11 sign-up [1] - 37:12 signature [1] -121:13 signed [1] - 10:25 signers [1] - 19:24 significance [1] significant [3] -29:14, 29:18, 80:25 significantly [1] -100:8 signing [1] - 29:5 signup [4] - 2:21, 23:21, 46:3, 58:2 **similar** [3] - 5:1, 27:25, 64:18 **simple** [1] - 44:13 single [4] - 54:20, 94:21, 97:19, 103:19 sit [3] - 16:23, 61:9, 99:5 site [4] - 25:20, 37:18, 74:1, 85:10 sitting [1] - 42:9 situations [1] -114:16 six [1] - 88:4 six-minute-andtwenty-second [1] -88.4 sixth [1] - 95:11 **skip** [2] - 85:8, 85:12 Skokie [1] - 2:4 slash [1] - 33:24 slight [1] - 49:22 **sliver** [1] - 51:15 **slow** [2] - 17:2, 44:18 **small** [2] - 51:15, 57:19 **smoking** [1] - 49:5 **smoother** [1] - 6:4 sold [2] - 45:15, 73:6 sole [2] - 27:17, 63:9 solely [1] - 43:21 solicitation [1] -27:18 solicitations [1] -65:19 someone [10] - 17:9, 18:16, 41:2, 51:17, 57:24, 58:14, 67:15, 70:16, 81:19, 120:7 Somerset [4] -19:19, 19:21, 20:15, 21:8 sometime [2] -

shown [2] - 37:13,

searching [1] - 50:21

64:24, 107:18 sometimes [1] somewhere [7] -24:17, 39:8, 39:9, 40:16, 51:8, 79:2, 110:5 **son** [1] - 20:20 **soon** [1] - 17:19 **sorry** [6] - 15:12, 27:17, 46:2, 77:13, 78:6, 89:4 sort [14] - 9:18, 10:11, 10:14, 10:16, 12:4, 36:19, 39:20, 39:24, 46:7, 82:25, 95:24, 104:2, 113:3, 113:17 sound [14] - 30:13, 33:4, 36:7, 36:9, 37:4, 45:1, 45:3, 45:4, 45:5, 45:17, 58:16, 60:23, 69:14, 97:22 sounds [2] - 82:14, 97.21 sources [4] - 11:17, 11:24, 12:2, 52:23 speaking [6] - 6:24, 11:8, 13:15, 14:2, 47:10, 51:10 **special** [1] - 44:3 specific [12] - 31:8, 38:1, 46:21, 47:4, 54:19, 55:13, 71:14, 72:14, 72:17, 91:14, 96:17, 114:15 specifically [6] -11:12, 31:13, 31:18, 33:18, 95:24, 101:5 **split** [1] - 54:1 **spot** [1] - 105:7 spreadsheet [3] -54:24, 70:8, 88:21 ss [1] - 123:1 SSM [1] - 34:16 stamp [1] - 88:25 stand [1] - 108:20 stands [2] - 48:12, 49:25 start [20] - 11:24, 17:22. 44:18. 45:20. 55:18, 75:3, 76:20, 82:12, 84:24, 86:23, 89:1, 95:13, 96:23, 100:19, 101:4, 104:21, 105:15, 106:9, 107:22, 117:24 started [5] - 39:10, 44:25, 70:9, 87:2, 100:11

starter [1] - 74:17 starting [5] - 44:20, 44:23, 50:18, 101:8, 104.22 state [25] - 4:6, 5:15, 5:17, 22:5, 22:7, 46:6, 46:8, 46:14, 52:20, 53:18, 61:22, 62:3, 62:14, 65:14, 66:2, 66:4, 66:21, 67:1, 67:11, 69:20, 69:24, 69:25, 76:1, 114:20, 114:24 **STATE** [1] - 123:1 State [3] - 1:17, 123:5, 123:22 state's [2] - 10:7, statement [1] - 51:8 States [2] - 12:17, 38:19 states [6] - 8:10, 66:8, 67:15, 67:18, 69:23, 115:2 **STATES** [1] - 1:1 **stationary** [1] - 10:18 stations [1] - 51:1 status [4] - 53:2, 53:20, 63:18, 64:8 step [1] - 41:10 steps [2] - 62:20, 65.7 still [16] - 19:19, 19:20, 35:1, 40:4, 42:17, 45:14, 60:10, 63:5, 70:19, 74:10, 79:14, 81:3, 99:11, 106:24, 115:24, 116:15 Stone [5] - 68:3, 68:8, 68:12, 68:13, 89.17 **stop** [13] - 17:4, 42:15, 42:22, 61:4, 61:10, 70:12, 70:13, 77:9, 78:7, 96:11, 100:20, 101:4, 104:10 **stopgap** [1] - 97:15 stopped [8] - 42:7, 42:18, 56:8, 61:5, 78:22, 105:17, 115:2, 115:3 stops [2] - 17:7, 17:19 store [2] - 74:1, 74.11 **stored** [1] - 60:9 Stratics [2] - 68:4,

68:5

stray [1] - 122:2

Street [2] - 1:18, 2:7 strike [2] - 17:10, 111:8 stuff [7] - 53:3, 99:15, 106:15, 106:17, 108:9, 108:11, 121:8 subject [1] - 96:17 subpoena [3] -22:21, 23:3, 23:14 Subpoena [1] - 2:19 subscriber [3] -27:2, 27:16, 27:17 subsequently [1] -64:5 substance [1] -118:16 sued [4] - 8:10, 8:24, 62:3, 71:4 **suing** [1] - 115:8 **suit** [1] - 5:10 Suite [3] - 1:18, 2:4, 2:7 support [6] - 14:9, 40:14, 41:17, 55:4, 84:17 supposed [2] - 61:4, 96.8 **swim** [1] - 37:5 switch [2] - 78:17, 78.25 switched [2] - 93:9, 107:19 **sworn** [1] - 4:2 system [66] - 14:16, 15:5, 15:17, 15:22, 16:21, 17:6, 17:19, 17:21, 18:1, 25:24, 27:13, 29:7, 33:7, 33:12, 35:22, 37:22, 38:4, 41:10, 41:15, 43:23, 44:13, 47:21, 48:25, 49:16, 50:21, 52:12, 54:16, 54:22, 58:10, 66:3, 66:9, 67:8, 77:5, 79:17, 80:15, 81:14, 83:4, 83:6, 84:21, 86:9, 86:18, 87:23, 88:1, 88:23, 91:4, 91:13, 92:5, 93:6, 93:15, 93:20, 103:17, 105:12, 105:22, 107:10, 109:3, 109:15, 109:23, 112:2, 112:4, 112:7, 113:23, 113:24, 114:1, 114:5, 117:8 systems [3] - 37:11, 81:18, 93:3

Т target [1] - 67:14 tasks [1] - 80:25 tax [3] - 68:23, 69:13, 69:20 team [1] - 111:14 tech [2] - 40:14, 40:17 techies [1] - 101:25 technical [1] - 40:10 Technologic [24] -38:12, 38:13, 38:14, 38:17, 39:17, 40:5, 40:13, 40:20, 44:17, 47:24, 47:25, 52:10, 58:13, 60:14, 61:1, 80:17, 81:2, 81:12, 84:21, 90:24, 90:25, 107:19, 116:13, 116:14 Technologic's [1] -78:3 technology [5] -38:7, 48:11, 49:17, 73:21. 82:3 telemarketer [10] -12:15, 13:10, 13:11, 16:23, 17:4, 17:5, 17:11, 17:15, 17:20, 17:21 telemarketers [1] -12:20 telemarketing [34] -5:22, 10:17, 11:15, 12:4, 12:6, 12:7, 28:8, 33:11, 33:21, 34:3, 34:21, 37:1, 38:25, 41:9, 42:16, 44:21, 46:17, 52:14, 54:9, 55:2, 55:24, 60:3, 67:14, 70:5, 88:20, 99:6, 99:21, 103:22, 118:9, 118:14, 118:25, 119:21, 120:16, 121:5 Telephone [1] -27:19 telephone 131 -65:19, 81:19, 112:21 ten [10] - 39:6, 39:8, 40:7, 48:13, 52:4, 76:20, 77:3, 95:12, 107:5 Tennessee [8] - 5:2, 7:13, 8:6, 64:21, 66:14, 66:16, 67:11, 78:15

16:16, 49:1 terminates [1] -17:21 termination [1] -49:14 terms [10] - 2:22, 12:12, 23:22, 26:11, 27:8, 27:24, 28:4, 28:10, 46:4, 76:3 **Terry** [3] - 112:8, 112:12, 112:13 **Terryle** [1] - 36:1 **TERRYLE** [1] - 36:1 test [3] - 96:23, 97:8, 97:21 testified [3] - 4:2, 9:2, 63:9 text [5] - 13:3, 54:23, 70:8, 71:5, 120:14 texting [2] - 71:13, 71:15 **TFZ** [1] - 26:14 **THE** [4] - 1:1, 58:22, 119:15, 121:11 theft [1] - 9:8 thereafter [1] -123:10 they've [4] - 10:24, 52:19, 57:6, 89:23 thick [1] - 53:5 thinking [1] - 58:25 third [5] - 26:25, 76:23, 85:23, 118:19 third-party [1] -118:19 thousands [2] -49:15, 52:14 threaten [1] - 90:11 three [6] - 50:25, 57:3, 71:1, 87:8, 91:19, 107:22 throughout [2] -99:2, 115:15 TiDom [4] - 34:18, 34:21, 35:3, 35:16 **TIDOM** [1] - 34:18 tier [1] - 30:14 title [3] - 77:7, 88:14, 93:25 titled [1] - 77:4 today [15] - 7:9, 7:18, 8:3, 8:8, 9:12, 13:18, 22:24, 35:1, 40:4, 61:9, 62:11, 74:20, 76:16, 99:2, 99:6 today's [1] - 6:3 **TODD** [1] - 2:3 together [2] - 54:7, 73:10 tolerance [1] - 56:24

tenth [1] - 102:20

term [4] - 14:3, 14:4,

24:10, 24:25, 29:5,

95:14, 97:8

versus [1] - 12:11

TollFreeZone [7] -22:6, 36:17, 44:25, 69:8, 69:17, 69:18, 99.18 tollfreezone.com [1] - 1.6 Tollfreezone.com [23] - 1:8, 1:9, 18:25, 19:3, 21:20, 22:3, 24:10, 30:3, 37:7, 43:7, 44:20, 46:13, 55:1, 59:21, 61:23, 62:3, 62:22, 63:2, 63:7, 63:19, 64:9, 71:8, 115:18 took [11] - 28:24, 58:23, 67:6, 93:18, 93:19, 104:13, 104:18, 104:19, 108:12, 108:13, 116:10 top [12] - 11:25, 22:13, 32:12, 33:9, 34:10, 35:8, 35:23, 49:25, 60:19, 66:10, 78:8, 111:6 topics [1] - 96:14 totaling [2] - 65:4, 77:7 tour [1] - 106:13 towards [4] - 26:19, 34:18, 46:1, 98:6 town [4] - 10:17, 10:21, 10:23, 11:9 trace [1] - 60:7 track [2] - 55:15, 73:15 tracking [1] - 73:12 Trackme [1] - 1:9 trade [1] - 27:4 training [11] - 35:24, 37:21, 68:9, 68:17, 103:3, 103:13, 103:18, 104:18, 108:11, 108:25, 117:18 transcript [3] - 3:6, 3:24, 75:20 transcription [1] -123:12 transfer [3] - 25:24, 105:22, 106:3 transfers [1] - 110:5 TransUnion [3] -12:1, 52:24, 53:1 travel [1] - 7:22 TROST [10] - 2:7, 4:19, 23:6, 59:8, 116:19, 116:22, 119:13, 121:12,

121:14, 121:17 Trost [2] - 2:16, 3:3 trucks [2] - 73:13, 73:16 trust [8] - 19:20, 19:22, 20:5, 20:13, 20:24, 20:25, 21:1 trustee [2] - 20:7, 20:8 trustees [2] - 19:25, try [6] - 6:17, 22:8, 58:19, 65:15, 73:5, 77:14 trying [7] - 6:24, 41:18, 50:5, 73:11, 99:14, 114:6, 121:2 turn [1] - 26:17 tutorial [1] - 106:18 twenty [1] - 88:4 twice [2] - 4:24, 35:13 **two** [7] - 12:12, 16:22, 63:15, 65:10, 70:23, 95:12, 97:14 Two [2] - 1:18, 2:7 TXT [1] - 54:20 type [2] - 29:1, 118:4 typed [1] - 85:8 types [2] - 94:15, 94:18 typewriting [1] -123.11 typing [1] - 85:6

U

U.S [2] - 12:20, 40:14

unauthorized [1] -

65:18

uncommon [1] -120:24 under [22] - 1:14, 9:11, 10:7, 18:12, 18:24, 18:25, 19:5, 26:25, 27:25, 29:1, 29:23, 29:25, 30:4, 38:14, 40:13, 56:7, 63:21, 64:10, 72:5, 80:15, 113:17, 119:1 unfortunately [1] -74:17 United [2] - 12:17, 38:19 **UNITED** [1] - 1:1 unless [3] - 67:19, 70:12, 112:10 up [76] - 7:6, 10:25, 17:22, 19:22, 19:23, 21:4, 23:12, 24:7,

31:9, 35:21, 37:12, 38:24, 39:3, 39:11, 39:16, 41:18, 44:1, 46:17, 46:24, 47:15, 47:16, 50:17, 51:17, 52:12, 54:16, 55:25, 56:12, 57:20, 58:3, 58:11, 58:19, 59:7, 59:12, 59:24, 60:4, 66:12, 67:13, 68:2, 68:21, 70:5, 70:7, 70:8, 70:17, 71:23, 72:20, 74:13, 76:24, 79:22, 80:8, 80:14, 81:8, 84:24, 88:20, 89:1, 89:5, 91:4, 91:13, 92:20, 94:24, 94:25, 96:23, 98:4, 99:20, 102:3, 104:22, 107:2, 109:2, 110:17, 116:20, 118:18, 119:12, 119:16 up-and-coming [1] -72:20 **upfront** [3] - 13:12, 55:17, 55:23 upload [7] - 15:5, 16:21, 88:22, 92:5, 96:1, 106:14, 108:9 uploaded [5] - 15:17, 81:10, 83:6, 83:9, uploading [1] - 81:15 upwards [1] - 69:5 URL [19] - 23:25, 24:1, 24:6, 24:21, 38:3, 76:23, 77:3, 82:10, 84:8, 85:24, 87:12, 87:25, 95:11, 96:21. 98:6. 100:18. 101:13, 102:20, 121:23 **URLs** [1] - 76:20 user [3] - 37:25, 51:25, 58:4 users [3] - 82:21, 88:5, 98:24 uses [2] - 24:7, 68:16 utilize [3] - 37:22,

V

73:12, 83:3

vacated [1] - 64:6 variance [1] - 56:25 various [2] - 30:25, 121:24 verbal [1] - 28:15 verify [3] - 92:13,

via [1] - 84:2 victims [1] - 23:11 Video [7] - 80:3, 84:25, 95:15, 100:22. 101:17, 104:23, 107:24 video [73] - 58:7, 75:16, 77:11, 77:12, 77:15, 77:16, 77:18, 79:17, 79:20, 80:13, 82:9, 82:15, 82:18, 82:21, 83:12, 84:20, 85:3, 85:5, 85:18, 85:23, 86:3, 86:6, 86:12, 87:6, 87:14, 87:18, 87:21, 88:4, 88:5, 88:13, 88:14, 88:19, 89:3, 89:6, 89:16, 92:7, 92:9, 92:15, 92:18, 93:24, 95:8, 95:18, 95:21, 96:20, 96:22, 96:25, 97:3, 97:6, 98:4, 98:25, 100:17, 100:25, 101:3, 101:6, 101:12, 101:20, 101:23, 102:19, 103:4, 103:8, 103:12, 103:13, 104:16, 105:2, 105:16, 106:13, 106:19, 106:23, 107:21, 108:25, 111:17, 111:18, 111:19 videos [19] - 3:4, 37:21. 41:14. 43:23. 43:24, 44:7, 54:18, 58:6, 68:9, 68:17, 76:12, 76:14, 76:15, 84:23, 87:8, 93:5, 93:12, 96:13, 121:24 violation [1] - 65:19 Violations [1] - 3:2 virtual [5] - 11:9, 12:6, 12:11, 13:9, 13:11 voice [22] - 23:8, 74:9, 77:10, 77:16, 82:14, 82:16, 86:2, 86:4, 87:17, 87:19,

92:14, 92:16, 95:14,

95:16, 97:1, 100:23,

voicemail [4] - 16:8,

16:9, 16:11, 47:15

volume [1] - 81:19

101:16, 101:18,

103:6, 103:10,

104:24, 118:23

volumes [2] - 109:8, 120.9 voted [1] - 120:22 voter [2] - 12:17, 14.7 **vs** [1] - 1:5

W

waiting [1] - 61:4 walk [2] - 40:25, 41:5 wants [7] - 10:23, 11:13, 24:24, 25:3, 51:12, 57:19, 98:18 watch [1] - 76:15 watched [1] - 76:18 watching [1] -111:18 water [2] - 33:25, 34:1 wave [2] - 101:9, 117:15 ways [2] - 13:5, 54:1 wayside [1] - 72:4 Webinar [1] - 35:19 website [35] - 2:22, 2:23, 2:25, 12:25, 13:1, 23:24, 24:6, 24:7, 24:10, 24:13, 24:19, 24:23, 28:10, 29:19, 32:3, 32:10, 37:21, 41:7, 41:12, 44:2, 46:1, 46:18, 50:19, 66:13, 67:23, 68:16, 70:16, 70:19, 73:5, 73:11, 77:21, 77:22, 83:23, 83:24, 87.10 websites [1] - 83:20 week [2] - 14:9, 64:3 Wells [2] - 40:23, 41:5 **WESTERN** [1] - 1:1 whatsoever [2] -52:9, 65:12 whereas [1] - 87:1 WHEREOF [1] -123:17 **white** [1] - 36:5 whole [5] - 46:23, 50:11, 94:8, 96:7, 102:23 wife [5] - 7:19, 7:21, 19:12, 19:23, 20:18 wife's [1] - 19:13 willing [1] - 105:9 Wilson [1] - 37:3 wire [1] - 41:6 wiring [1] - 40:24 WISCONSIN [2] -

13 -

1:1, 123:1 Wisconsin [11] -1:17, 1:18, 2:8, 19:19, 20:16, 21:9, 36:24, 64:2, 123:6, 123:19, 123:22 WITNESS [4] -58:22, 119:15, 121:11, 123:17 witness [2] - 4:2, 9:2 Witness [1] - 22:19 woman [1] - 35:9 wondering [1] - 96:4 word [4] - 43:1, 43:4, 90:9, 97:25 works [3] - 25:2, 84:5, 112:10 world [2] - 13:22, 113:22 worldGN [2] - 32:15, 32:18 write [4] - 75:25, 76:7, 120:23, 121:2 writing [1] - 123:8 written [2] - 28:12, 120:20 wrote [2] - 75:20, 76:2

Υ

year [9] - 4:16, 42:24, 53:23, 60:25, 64:24, 70:23, 75:4, 75:6, 99:23 years [13] - 5:7, 39:2, 39:4, 39:6, 39:8, 40:7, 60:16, 69:9, 70:23, 90:6, 99:17, 112:18, 117:2 yes-or-no [2] - 7:1, 31:14 yourself [11] - 10:1, 19:9, 41:17, 43:7, 44:7, 45:21, 58:19, 76:5, 92:18, 102:7, 115:22 YouTube [1] - 3:4

Ζ

ZenTexter.com [1] 84:7
zero [3] - 51:20,
52:1, 54:11
zillion [1] - 50:8
zone [3] - 86:18,
86:21, 114:1
zones [2] - 86:1, 87:1
zoom [1] - 106:19